Cycle Date: December-2016
Run Date: 05/15/2017
Interval: Annual

|      |  | intervai:  | Annuai |
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|      |  |            |        |

Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 107

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Parameters:

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|   |                                | Summary Financial In           | formation    |                                 |            |   |           |                         |           |
|---|--------------------------------|--------------------------------|--------------|---------------------------------|------------|---|-----------|-------------------------|-----------|
| Return to cover   |                                | For Charter :                  | N/A          |                                 |            |   |           |                         |           |
| 05/15/2017  |                                | Count of CU:                   |              |                                 |            |   |           |                         |           |
| CU Name: N/A  |                                | Asset Range :                  |              |                                 |            |   |           |                         |           |
| Peer Group: N/A   |                                |                                |              | lation * Peer Group:            | All * Stat | e = 'MO' * Type Includ                  | led: Fede | erally Insured State Cr | edit      |
|   | Count                          | of CU in Peer Group :          | N/A          |                                 |            |   |           |                         |           |
|   | Dec 2042                       | Dag 2042                       | 0/ Ch ==     | Dec 2014                        | 0/ Cha     | Dag 2045                                | 0/ Ch ==  | Dag 2040                | 0/ Cha    |
| ASSETS:   | Dec-2012<br>Amount             | Dec-2013<br>Amount             | % Cng        | Dec-2014<br>Amount              | % Cng      | Dec-2015<br>Amount                      | % Cng     | Dec-2016<br>Amount      | % Cng     |
| Cash & Equivalents  | 912,083,387                    | 763,807,095                    | -16.3        | 707,429,983                     | -7.4       | 1,060,689,548                           | 49.9      | 937,078,697             | -11.7     |
| TOTAL INVESTMENTS   | 3,035,406,833                  | 2,946,742,615                  |              | 2,809,467,285                   |            | 2,717,118,667                           | -3.3      | 2,836,885,659           |           |
| Loans Held for Sale   | 120,604,377                    | 55,482,481                     |              | 33,845,110                      |            |   |           |                         |           |
| Edulo Hold for data   | 120,001,011                    | 00,102,101                     | 01.0         | 00,010,110                      | 00.0       | 10,720,100                              | 20.0      | 10,011,000              | 17.0      |
| Real Estate Loans   | 2,850,112,854                  | 3,022,167,615                  | 6.0          | 3,182,489,668                   | 5.3        | 3,282,736,578                           | 3.1       | 3,406,866,801           | 3.8       |
| Unsecured Loans   | 651,200,953                    | 699,302,630                    |              | 748,590,201                     | 7.0        | , , ,                                   |           |                         | 1         |
| Other Loans   | 2,807,810,391                  | 3,062,443,362                  |              | 3,428,152,776                   |            |   |           |                         |           |
| TOTAL LOANS   | 6,309,124,198                  | 6,783,913,607                  |              | 7,359,232,645                   |            |   |           | 8,291,243,786           |           |
| (Allowance for Loan & Lease Losses)   | (79,032,418)                   | (69,186,374)                   | -12.5        | (70,894,092)                    | 2.5        | (68,932,793)                            | -2.8      | (73,086,629)            | 6.0       |
| Land And Building   | 245,172,923                    | 260,366,803                    | 6.2          | 281,738,588                     | 8.2        | 288,617,790                             | 2.4       | 304,566,250             | 5.5       |
| Other Fixed Assets  | 34,573,139                     | 39,450,872                     |              | 43,415,506                      | 10.0       | , ,                                     |           | 54,958,821              | 2.0       |
| NCUSIF Deposit  | 89,334,962                     | 93,392,057                     | 4.5          | 95,405,560                      | 2.2        | 97,978,129                              | 2.7       | 103,094,489             |           |
| All Other Assets  | 206,359,134                    | 239,311,049                    |              | 249,913,812                     |            | , |           |                         |           |
| TOTAL ASSETS  | 10,873,626,535                 | 11,113,280,205                 | 2.2          | 11,509,554,397                  | 3.6        | 12,195,693,989                          | 6.0       | 12,835,791,833          | 5.2       |
| LIABILITIES & CAPITAL:  |                                |                                |              |                                 |            |   |           |                         |           |
| Dividends Payable   | 13,833,311                     | 12,404,911                     |              | 12,378,843                      |            | , ,                                     | -0.6      | , ,                     |           |
| Notes & Interest Payable  | 249,528,237                    | 186,153,182                    |              | 215,232,051                     |            | , ,                                     |           | , ,                     |           |
| Accounts Payable & Other Liabilities <sup>3</sup>   | 140,558,669                    | 124,907,310                    | -11.1        | 159,449,399                     | 27.7       | 158,905,364                             | -0.3      | 186,248,564             | 17.2      |
| Uninsured Secondary Capital and   |                                | _                              |              |                                 |            |   |           |                         |           |
| Subordinated Debt Included in Net Worth <sup>4</sup>  | 0                              | 0                              |              | 0                               | N/A        | 0                                       | N/A       | 0                       | N/A       |
| TOTAL LIABILITIES   | 403,920,217                    | 323,465,403                    |              | 387,060,293                     |            | , | 10.7      |                         |           |
| Share Drafts  | 1,470,819,402                  | 1,549,631,235                  |              | 1,690,759,847                   |            | 1,969,457,422                           |           |                         |           |
| Regular shares All Other Shares & Deposits  | 2,664,584,488<br>5,220,689,075 | 2,899,157,457                  |              | 3,121,721,491<br>5,103,577,216  |            |   | 9.3       |                         |           |
| TOTAL SHARES & DEPOSITS   | 9,356,092,965                  | 5,206,157,630<br>9,654,946,322 |              | 9,916,058,554                   |            |   | 6.0       |                         |           |
| Regular Reserve   | 210,138,422                    | 213,462,339                    |              | 213,815,398                     | +          |   |           |                         |           |
| Other Reserves  | 220,530,951                    | 192,909,417                    |              | 213,615,611                     | 10.7       | 219,339,262                             |           | 219,959,149             |           |
| Undivided Earnings  | 682,943,980                    | 728,496,724                    |              | 779,004,541                     | 6.9        |   | 5.8       |                         |           |
| TOTAL EQUITY  | 1,113,613,353                  | 1,134,868,480                  |              | 1,206,435,550                   | +          | , |           |                         |           |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 10,873,626,535                 | 11,113,280,205                 |              | 11,509,554,397                  |            |   |           |                         |           |
| INCOME & EXPENSE  |                                | ,,,                            |              | ,,,                             |            | ,,,                                     |           | 12,000,101,000          |           |
| Loan Income*  | 343,864,952                    | 333,498,884                    | -3.0         | 338,157,662                     | 1.4        | 355,796,541                             | 5.2       | 371,812,595             | 4.5       |
| Investment Income*  | 49,187,521                     | 44,797,666                     |              | 45,091,281                      | 0.7        | 40,993,621                              | -9.1      | 49,944,927              | 21.8      |
| Other Income*   | 232,644,068                    | 233,939,996                    | 0.6          | 236,447,349                     | 1.1        | 254,022,410                             | 7.4       | 278,859,009             | 9.8       |
| Total Employee Compensation & Benefits*   | 206,369,608                    | 215,409,303                    |              | 224,274,522                     |            | 241,284,892                             |           |                         | 4.6       |
| Temporary Corporate CU Stabilization  |                                |                                |              |                                 |            |   |           |                         |           |
| Expense & NCUSIF Premiums*/2  | 8,526,463                      | 7,340,462                      |              | 99,901                          | -98.6      |   |           | 271                     | 489.1     |
| Total Other Operating Expenses*   | 210,718,700                    | 225,652,860                    |              | 229,716,267                     |            | , ,                                     |           | , ,                     |           |
| Non-operating Income & (Expense)*   | 541,601                        | 4,118,170                      |              | -2,575,274                      |            |   |           |                         |           |
| NCUSIF Stabilization Income*  | 0                              | 0                              | N/A          | 0                               | N/A        | 0                                       | ,         | 0                       | N/A       |
| Provision for Loan/Lease Losses*  | 58,538,753                     | 47,404,679                     |              | 41,662,765                      |            | 43,892,129                              |           | , ,                     |           |
| Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION  | 82,571,161                     | 66,068,931                     | -20.0        | 60,290,462                      | -8.7       | 58,699,398                              | -2.6      | 62,265,528              | 6.1       |
|   | 00.000.000                     | 04 040 040                     |              | 04 477 000                      | 4.0        | 04.407.444                              |           | 04 450 000              | 07.0      |
| EXPENSE & NCUSIF PREMIUM */1  | 68,039,920<br>50,512,457       |                                |              | 61,177,002<br><b>61,077,101</b> |            |   | 4.8       |                         |           |
| Net Income (Loss)* TOTAL CU's   | <b>59,513,457</b>              |                                |              | 61,077,101                      |            |   |           |                         |           |
|   |                                | 118                            | 0.0          | 110                             | -1.7       | 112                                     | -3.4      | 107                     | -4.5      |
| * Income/Expense items are year-to-date while the related %change ra<br># Means the number is too large to display in the cell                                  | atios are armualized.          |                                |              |                                 |            |   |           |                         |           |
| # Means the number is too large to display in the cell  Prior to September 2010, this account was named Net Income (Loss  | Noforo NCHOLE Stabiliant       | on Evnonco From Danie          | mbor 2010 fo | rword NCHOL Stokili-            | tion Incom | o if any is evaluded                    |           |                         |           |
| Prior to September 2010, this account was named Net income (Loss<br>2 Prior to September 2010, this account was named NCUSIF Stabilizar<br>and NCUSIF Premiums. |                                |                                |              |                                 |            |   |           |                         |           |
| March 2014 and forward includes "Non-Trading Derivative Liabilities,     December 2011 and forward includes "Subordinated Debt Included in                      |                                |                                |              |                                 |            |   |           | 4 C                     | Einano!-  |
| December 2011 and forward includes "Subordinated Debt Included in   | I INCL WORD.                   |                                |              |                                 | 1          |   |           | 1. Summary              | rınancıal |

|  |                 | Ratio A           | Analysis           |                   |                  |              |                 |            |              |
|--|-----------------|-------------------|--------------------|-------------------|------------------|--------------|-----------------|------------|--------------|
| Return to cover  |                 | For Charter :     |                    |                   |                  |              |                 |            |              |
| 05/15/2017   |                 | Count of CU:      |                    |                   |                  |              |                 |            |              |
| CU Name: N/A   | P               | sset Range :      |                    | + D O             | All + C4-4-      | IMOL * Tour  | la abodado Pad  |            | Ct-t- C dit  |
| Peer Group: N/A  | ļ               |                   | _                  | n " Peer Grou     | ·                | = WO Type    | Included: Fed   | -          | State Credit |
|  | ount of CU in   | Peer Group :      | N/A                |                   | Dec-2015         |              |                 | Dec-2016   |              |
|  |                 |                   |                    |                   |                  |              |                 |            |              |
|  | Dec-2012        | Dec-2013          | Dec-2014           | Dec-2015          | PEER Avg         | Percentile** | Dec-2016        | PEER Avg   | Percentile** |
| CAPITAL ADEQUACY   |                 |                   |                    |                   |                  |              |                 |            |              |
| Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional  | 10.21           | 10.48             | 10.65              | 10.55             | N/A              | N/A          | 10.66           | N/A        | N/A          |
| Total Assets Election (if used)  | 10.22           | 10.49             | 10.66              | 10.56             | N/A              | N/A          | 10.67           | N/A        | N/A          |
| Total Delinquent Loans / Net Worth 3   | 6.48            | 6.10              | 5.95               | 5.05              | N/A              | N/A          | 4.69            | N/A        | N/A          |
| Solvency Evaluation (Estimated)  | 111.90          | 111.75            | 112.17             | 111.94            | N/A              | N/A          | 111.97          | N/A        | N/A          |
| Classified Assets (Estimated) / Net Worth  | 7.12            | 5.94              | 5.78               | 5.44              | N/A              | N/A          | 5.34            | N/A        | N/A          |
| ASSET QUALITY  Delinquent Loans / Total Loans <sup>3</sup>   | 1.14            | 1.05              | 0.99               | 0.84              | N/A              | N/A          | 0.77            | N/A        | N/A          |
| * Net Charge-Offs / Average Loans  | 0.78            | 0.90              | 0.99               | 0.84              | N/A<br>N/A       | N/A<br>N/A   | 0.77            | N/A<br>N/A | N/A<br>N/A   |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.  | 100.89          | 100.78            | 102.52             | 103.05            | N/A              | N/A          | 100.36          | N/A        | N/A          |
| Accum Unreal G/L On AFS/Cost Of AFS  | 1.31            | -0.94             | 0.05               | -0.37             | N/A              | N/A          | -1.09           | N/A        | N/A          |
| Delinquent Loans / Assets 3  | 0.66            | 0.64              | 0.63               | 0.53              | N/A              | N/A          | 0.50            | N/A        | N/A          |
| EARNINGS   |                 |                   |                    |                   |                  |              |                 |            |              |
| * Return On Average Assets * Return On Average Assets Excluding Stabilization  | 0.56            | 0.50              | 0.54               | 0.54              | N/A              | N/A          | 0.65            | N/A        | N/A          |
| Income/Expense & NCUSIF Premium <sup>2</sup>   | 0.64            | 0.56              | 0.54               | 0.54              | N/A              | N/A          | 0.65            | N/A        | N/A          |
| * Gross Income/Average Assets  | 5.91            | 5.57              | 5.48               | 5.49              | N/A              | N/A          | 5.60            | N/A        | N/A          |
| * Yield on Average Loans   | 5.53            | 5.09              | 4.78               | 4.71              | N/A              | N/A          | 4.64            | N/A        | N/A          |
| * Yield on Average Investments   | 1.32            | 1.21              | 1.29               | 1.17              | N/A              | N/A          | 1.37            | N/A        | N/A          |
| * Fee & Other Op.Income / Avg. Assets  | 2.20            | 2.13              | 2.09               | 2.14              | N/A              | N/A          | 2.23            | N/A        | N/A          |
| * Cost of Funds / Avg. Assets  | 0.78            | 0.60<br>4.97      | 0.53               | 0.50              | N/A<br>N/A       | N/A<br>N/A   | 0.50            | N/A<br>N/A | N/A<br>N/A   |
| * Net Margin / Avg. Assets  * Operating Exp./ Avg. Assets  | 5.13<br>4.02    | 4.97              | 4.95<br>4.01       | 5.00<br>4.09      | N/A<br>N/A       | N/A<br>N/A   | 5.10<br>4.06    | N/A<br>N/A | N/A<br>N/A   |
| * Provision For Loan & Lease Losses / Average Assets   | 0.55            | 0.43              | 0.37               | 0.37              | N/A              | N/A          | 0.44            | N/A        | N/A          |
| * Net Interest Margin/Avg. Assets  | 2.93            | 2.84              | 2.86               | 2.85              | N/A              | N/A          | 2.87            | N/A        | N/A          |
| Operating Exp./Gross Income  | 68.02           | 73.24             | 73.28              | 74.51             | N/A              | N/A          | 72.49           | N/A        | N/A          |
| Fixed Assets & Foreclosed & Repossessed Assets   |                 |                   |                    |                   |                  |              |                 |            |              |
| / Total Assets <sup>1</sup> * Net Operating Exp. /Avg. Assets  | 2.91<br>2.88    | 3.13<br>3.05      | 3.15<br>3.02       | 3.11              | N/A<br>N/A       | N/A<br>N/A   | 3.13<br>3.07    | N/A<br>N/A | N/A<br>N/A   |
| ASSET / LIABILITY MANAGEMENT   | 2.00            | 3.05              | 3.02               | 3.11              | IN/A             | IN/A         | 3.07            | IN/A       | IN/A         |
| Net Long-Term Assets / Total Assets  | 30.20           | 34.58             | 31.17              | 29.47             | N/A              | N/A          | 29.69           | N/A        | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 27.74           | 29.46             | 30.81              | 31.71             | N/A              | N/A          | 32.74           | N/A        | N/A          |
| Total Loans / Total Shares   | 67.43           | 70.26             | 74.22              | 73.63             | N/A              | N/A          | 75.35           | N/A        | N/A          |
| Total Loans / Total Assets   | 58.02           | 61.04             | 63.94              | 63.46             | N/A              | N/A          | 64.59           | N/A        | N/A          |
| Cash + Short-Term Investments / Assets Total Shares, Dep. & Borrs / Earning Assets   | 15.37<br>94.68  | 12.03<br>94.86    | 9.97<br>94.27      | 13.11<br>94.60    | N/A<br>N/A       | N/A<br>N/A   | 12.30<br>94.95  | N/A<br>N/A | N/A<br>N/A   |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 43.05           | 45.21             | 47.50              | 50.02             | N/A              | N/A          | 51.27           | N/A        | N/A          |
| Borrowings / Total Shares & Net Worth  | 2.38            | 1.72              | 1.93               | 2.10              | N/A              | N/A          | 2.45            | N/A        | N/A          |
| Supervisory Interest Rate Risk Threshold / Net Worth   | 207.06          | 220.11            | 211.37             | 200.31            | N/A              | N/A          | 192.67          | N/A        | N/A          |
| PRODUCTIVITY   |                 |                   |                    |                   |                  |              |                 |            |              |
| Members / Potential Members  | 4.48            | 4.28              | 3.95               | 4.12              | N/A              | N/A          | 3.81            | N/A        | N/A          |
| Borrowers / Members  Members / Full-Time Employees   | 45.76<br>368.20 | 46.88<br>368.31   | 47.82<br>365.69    | 47.07<br>363.51   | N/A<br>N/A       | N/A<br>N/A   | 48.73<br>363.05 | N/A<br>N/A | N/A<br>N/A   |
| Avg. Shares Per Member   | \$7,263         | \$7,313           | \$7,326            | \$7,564           | N/A              | N/A          | \$7,770         | N/A        | N/A          |
| Avg. Loan Balance  | \$10,702        | \$10,962          | \$11,370           | \$11,831          | N/A              | N/A          | \$12,015        | N/A        | N/A          |
| * Salary And Benefits / Full-Time Empl.  | \$58,988        | \$60,095          | \$60,590           | \$63,114          | N/A              | N/A          | \$64,676        | N/A        | N/A          |
| OTHER RATIOS   |                 |                   |                    |                   |                  |              |                 |            |              |
| * Net Worth Growth   | 5.18            | 4.91              | 5.24               | 5.01              | N/A<br>N/A       | N/A          | 6.36            | N/A        | N/A<br>N/A   |
| * Market (Share) Growth  * Loan Growth   | 5.99<br>2.88    | 3.19<br>7.53      | 2.70<br>8.48       | 6.00<br>5.17      | N/A<br>N/A       | N/A<br>N/A   | 4.68<br>7.13    | N/A<br>N/A | N/A<br>N/A   |
| * Asset Growth   | 5.40            | 2.20              | 3.57               | 5.96              | N/A              | N/A          | 5.25            | N/A        | N/A          |
| * Investment Growth  | 6.30            | -6.41             | -5.66              | 7.27              | N/A              | N/A          | -0.46           | N/A        | N/A          |
| * Membership Growth  | 3.00            | 2.49              | 2.53               | 2.67              | N/A              | N/A          | 1.90            | N/A        | N/A          |
| * Annualization factor: March = 4; June = 2; September =4/3; Decem   |                 | 0,                |                    |                   |                  |              |                 |            |              |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter  |                 |                   |                    | t avala           |                  |              |                 |            |              |
| Subsequent corrections to data after this date are not reflected in the Percer   |                 |                   |                    |                   | -11 -1-4- 411    |              |                 |            |              |
| Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The |                 |                   |                    |                   |                  |              |                 |            |              |
| the entire range of ratios. A high or low ranking does not imply good or bad p   | erformance. How | ever, when revi   |                    |                   |                  |              |                 |            |              |
| conclusions as to the importance of the percentile rank to the credit union's fir  |                 |                   |                    |                   |                  |              |                 |            |              |
| For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a   |                 |                   |                    |                   |                  |              |                 |            |              |
| Prior to September 2010, this ratio was named Return on Assets Prior to NC<br>From December 2010 forward, NCUSIF Premium Expense is also excluded            |                 | n income/Exper    | ise.               |                   |                  |              |                 |            |              |
| The NCUA Board approved a regulatory/policy change in May 2012 revising  |                 | reporting require | ements for trouble | ed debt restructu | ured (TDR) loans | S.           |                 |            |              |
| This policy change may result in a decline in delinquent loans reported as of  |                 |                   |                    |                   | . ,              |              |                 |            | 2. Ratios    |

|   |                | Sunnlemental   | Ratio Analysi  | 8              |                |
|---|----------------|----------------|----------------|----------------|----------------|
| Return to cover   |                | For Charter :  |                | •              |                |
| 05/15/2017  |                | Count of CU:   |                |                |                |
| CU Name: N/A  |                | Asset Range :  |                |                |                |
| Peer Group: N/A   |                |                | Region: Natio  | n * Peer Grou  | n: All * State |
|   | ount of CU in  | Peer Group :   |                | ii recroiou    | p. All Olule   |
|   | Dec-2012       | Dec-2013       | Dec-2014       | Dec-2015       | Dec-2016       |
| OTHER DELINQUENCY RATIOS 1  | 200 2012       |                |                | 200 2010       | 200 2010       |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans  | 0.94           | 0.98           | 0.99           | 0.83           | 0.92           |
| PAL Loans DQ >= 60 Days / Total PAL Loans  Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally                                 | 0.00<br>4.21   | 0.00<br>5.58   | 0.00<br>3.21   | 0.00<br>1.98   | 0.00<br>1.28   |
| Guaranteed Student Loans  |                |                |                |                |                |
| New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans   | N/A<br>N/A     | 0.73<br>0.85   | 0.86<br>0.98   | 0.63<br>1.07   | 0.54<br>1.00   |
| Total Vehicle Loans >= 60 Days/ Total Vehicle Loans   | N/A            | 0.83           | 0.94           | 0.94           | 0.87           |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable   | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| All Other Loans >= 60 Days / Total All Other Loans  TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not                           | N/A            | 1.68           | 1.43           | 1.03           | 0.98           |
| Secured by RE   | 6.92           | 7.89           | 9.01           | 14.30          | 12.66          |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans   | 1.43<br>0.84   | 1.31<br>1.52   | 1.40<br>2.19   | 1.25<br>0.62   | 1.14<br>0.55   |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans   | 6.23           | 5.05           | 3.19           | 1.16           | 1.54           |
| Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm  Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm    | 3.60           | 2.51           | 1.73           | 0.63           | 0.44           |
| TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not   | 3.00           |                | 1.73           | 0.03           | 0.44           |
| Secured by RE   | 35.53          | 29.51          | 13.07          | 76.57          | 76.97          |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  Allowance for Loan & Lease Losses to Delinquent Loans  | N/A<br>109.88  | 0.00<br>97.37  | 0.27<br>97.18  | 0.00<br>106.03 | 0.00<br>113.84 |
| REAL ESTATE LOAN DELINQUENCY 1  | 109.00         | 31.31          | 37.10          | 100.03         | 113.04         |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg   |                |                |                |                |                |
| Fixed and Hybrid/Balloon > 5 years  1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total                                 | 1.14           | 1.33           | 1.09           | 0.76           | 0.67           |
| 1st Mto Adiustable Rate and Hvbrid/Balloon < 5 vears Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE                      | 0.93           | 0.90           | 1.10           | 0.94           | 0.87           |
| Fixed/Hybrid/Balloon Loans  | 0.99           | 1.89           | 0.85           | 0.52           | 0.32           |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable   | 0.50           | 0.34           | 0.32           | 0.32           | 0.28           |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int<br>Only and Pmt Opt First & Other RE Loans                        | 0.93           | 0.15           | 0.00           | 0.00           | 0.02           |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans  | 8.03           | 18.78          | 11.29          | 10.53          | 11.58          |
| TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans   | 56.65          | 8.20           | 7.00           | 5.68           | 11.89          |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans  | 2.51           | 2.90           | 2.39           | 1.97           | 1.78           |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  MISCELLANEOUS LOAN LOSS RATIOS   | 0.96           | 1.10           | 0.92           | 0.69           | 0.61           |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)   | 24.23          | 15.63          | 19.43          | 18.81          | 17.53          |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans  | 2.41           | 2.25           | 2.09           | 1.99           | 2.11           |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed   | 6.06           | 3.57           | 0.01           | 0.02           | 0.02           |
| * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans  * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans                  | N/A<br>0.41    | 0.62<br>0.62   | 0.60<br>0.18   | 0.73<br>0.09   | 0.78<br>0.06   |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans   | 0.28           | 0.67           | 0.13           | 0.06           | 0.04           |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans  | 0.70           | 0.50           | 0.29           | 0.14           | 0.11           |
| * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest  | 0.47           | 0.00           | 0.00           | 0.04           | 0.00           |
| Only and Payment Option First & Other RE Loans  * Net Charge Offs - Leases Receivable / Avg Leases Receivable   | 0.47           | 0.00           | 0.00           | 0.04           | 0.00           |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans   | 0.92           | 1.02           | 0.99           | 1.30           | 1.18           |
| * Net Charge Offs - Participation Loans / Avg Participation Loans   | 1.13           | 1.10           | 0.16           | 0.22           | 0.23           |
| * Net Charge Offs - Member Business Loans / Avg Member Business Loans  SPECIALIZED LENDING RATIOS   | 0.83           | 5.18           | -0.10          | 0.01           | 0.11           |
| Indirect Loans Outstanding / Total Loans  | 17.03          | 18.13          | 19.53          | 19.85          | 21.17          |
| Participation Loans Outstanding / Total Loans   | 2.74           | 2.62           | 2.74           | 3.00           | 2.92           |
| Participation Loans Purchased YTD / Total Loans Granted YTD   | 1.65           | 2.22           | 2.59           | 2.46           | 1.71           |
| * Participation Loans Sold YTD / Total Assets   | 0.05           | 0.14           | 0.27           | 0.38           | 0.13           |
| Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted | 2.88<br>0.02   | 2.77<br>0.07   | 2.86<br>0.03   | 2.80<br>0.00   | 2.98<br>0.14   |
| Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed  |                |                |                |                |                |
| Student Loans   | N/A            | 41.86          | 35.69          | 39.12          | 35.29          |
| REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets  | 15.62          | 16.43          | 16.33          | 15.94          | 15.50          |
| Total Fixed Rate Real Estate / Total Loans  | 26.93          | 26.92          | 25.55          | 25.12          | 23.99          |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD   | 43.69          | 33.15          | 23.05          | 31.01          | 30.12          |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD   | 71.99          | 68.93          | 59.05          | 65.40          | 76.72          |
| Interest Only & Payment Option First & Other RE / Total Assets Interest Only & Payment Option First & Other RE / Net Worth                                    | 0.26           | 0.29           | 0.27           | 0.35           | 0.45<br>4.20   |
| MISCELLANEOUS RATIOS  | 2.57           | 2.78           | 2.50           | 3.35           | 4.20           |
| Mortgage Servicing Rights / Net Worth   | 1.72           | 2.16           | 1.19           | 1.26           | 1.33           |
| Unused Commitments / Cash & ST Investments  | 100.18         | 128.99         | 157.81         | 112.68         | 121.11         |
| Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings  | 20.39<br>42.73 | 19.99<br>41.13 | 20.93<br>39.70 | 21.26<br>38.12 | 22.14<br>37.61 |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  | 42.73          | 41.13          | 35.10          | 30.12          | 31.01          |
| **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.   |                |                |                |                |                |
| # Means the number is too large to display in the cell  |                |                |                |                |                |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting re   |                |                |                |                |                |

| Selection   Sele   |                             |           |                        |  |
|--|-----------------------------|-----------|------------------------|--|
| Count of CU in Peer Group: NA  |                             |           |                        |  |
| Peer Group: N/A   Count of CU in Peer Group: N/A   Count of Cu i   |                             |           |                        |  |
| Dec-2012   Dec-2013   % Chg   Dec-2014   % Chg   |                             |           |                        |  |
| Dec-2012   Dec-2013   % Chg   Dec-2014   % Chg   | = 'MO' * Type Included      | ded: Fede | erally Insured State C | redit  |
| ASSETS   |                             |           |                        |  |
| ASSETS   | D 0015                      |           | D 0040                 | 0/ 01  |
| Cash Cn   Family   Cash Cn   Family   Cash Cn   Family    | Dec-2015                    | % Cng     | Dec-2016               | % Chg  |
| Cash On Peposit  |                             | -         |                        | -  |
| Cash Composit  | 133,961,002                 | 2 3.4     | 144,057,014            | 7.5  |
| Cash Equivalents   |                             |           |                        |  |
| INVESTMENTS  | 897,110,859                 |           | - ' '                  |  |
| NEVESTMENTS:   18,636,459   20,675,914   10,9   21,159,784   2.3   | 29,617,687                  |           |                        |  |
| Trading Securities   | 1,060,689,548               | 49.9      | 937,078,697            | -11.7  |
| Trading Securities   |                             |           |                        |  |
| Available for Sale Securities  | 20,002,670                  |           | 20 271 400             | 1 10   |
| Held-Lo-Maturity Securities   172,777.962   165,574,640   -4.2   134,689,104   -18.7     Deposits in Commercial Banks, S&Ls, Savings Banks   817,001,177   762,069,813   -6.7   711,282,001   -6.7     Deros of Credit Unions   2   31,823,384   33,984,488   6.8   43,422,159   27.8     Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital and PIC/Perpetual Contributed Capital   23,142,532   22,396,603   -3.2   17,063,147   -23.8     All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   20.9     All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   20.9     All Other Investments in Corporate Cus   10,000,833   2,946,742,615   -2.9   2,809,467,286   -4.7     LOANS HELD FOR SALE   120,604,377   55,482,481   -54.0   33,845,110   39.0     LOANS HELD FOR SALE   120,604,377   55,482,481   -54.0   33,845,110   39.0     LOANS AND LEASES: Unsecured Credit Card Loans   387,295,751   409,049,194   5.6   425,615,887   4.1     All Other Unsecured Loans/Lines of Credit   235,560,893   256,002,490   8.7   278,239,628   7.8     Payday Alternative Loans (PAL Loans) (FCUs only)   0   0   N/A   0   N/A   0   N/A     Non-Federally Guaranteed Student Loans   680,001,291   819,241,668   20.5   921,485,406   12.5     Used Vehicle Loans   1,808,416,888   1,929,017,721   6.7   2,165,634,310   12.3     1st Mortgage Real Estate Loans/Lines of Credit   2,031,781,599   2,189,284,182   7.8   2,300,269,79   5.1     Other Real Estate Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     Foreclosed Real Estate Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     Foreclosed Real Estate Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     Foreclosed Real Estate Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     Foreclosed Real Estate Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     Foreclosed Real Estate Loans/Lines of Cr   | 20,002,670<br>1,785,727,679 |           |                        |  |
| Deposits in Commercial Banks, S&Ls, Savings Banks   217,001.177   762,069,813   -6.7   711,282,001   -6.7   Loans to, Deposits in, and investments in Natural   31,823,384   33,984,488   6.8   43,422,159   27.8   Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital and PIC/Perpetual Contributed Capital   23,142,532   22,396,603   -3.2   17,063,147   -23.8   All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   -20.9   All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   -20.9   All Other Investments   76,015,066   80,134,340   5.4   89,423,560   11.6   TOTAL INVESTMENTS   3,035,406,833   2,946,742,615   -2.9   2,809,467,285   -4.7     LOANS HELD FOR SALE   120,604,377   55,482,481   -54.0   33,845,110   -39.0     LOANS AND LEASES:   Unsecured Credit Card Loans   337,295,751   409,049,194   5.6   425,615,887   4.1   All Other Unsecured Loans/Lines of Credit   235,600,893   256,002,490   8.7   278,239,062   8.7   Payday Alternative Loans (PAL Loans) (FCUs only)   0   0   N/A   0   N/A   |                             |           |                        |  |
| Loans to, Deposits in, and Investments in Natural   Person Credit Unions   2   31,823,384   33,984,488   6.8   43,422,159   27.8   | 115,128,034                 |           |                        |  |
| Person Credit Unions   2   31,823,384   33,984,488   6.8   43,422,159   27.8     Total MCSD/Nonpeptual Contributed Capital and PIC/Perpetual Contributed Capital   23,142,532   22,396,603   -3.2   17,063,147   -23.8     All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   -20.9     All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   -20.9     All Other Investments   7,6015,066   80,134,340   5.4   89,423,560   11.6     TOTAL INVESTMENTS   3,035,406,833   2,946,742,615   -2.9   2,809,467,285   -4.7     LOANS HELD FOR SALE   120,604,377   55,482,481   -54.0   33,845,110   -39.0     LOANS AND LEASES:   | 624,084,317                 | 7 -12.3   | 581,235,263            | -6.9   |
| Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital 23,142,532 22,396,603 -3.2 17,063,147 -23.8 All Other Investments in Corporate Cus 18,016,872 2,309,738 87.2 1,827,074 -20.9 All Other Investments 2 76,015,066 80,134,340 5.4 89,423,560 11.6 TOTAL INVESTMENTS 3,035,406,833 2,946,742,615 -2.9 2,809,467,285 -4.7 LOANS HELD FOR SALE 120,604,377 55,482,481 5.4.0 33,845,110 -39.0 LOANS AND LEASES: Unsecured Credit Card Loans 387,295,751 409,049,194 5.6 425,615,887 4.1 All Other Unsecured Loans/Lines of Credit 235,560,933 256,002,490 8.7 278,239,062 8.7 Payday Alternative Loans (PAL Loans) (FCUs only) 0 N/A 0 N/A Non-Federally Guaranteed Student Loans 28,344,309 34,250,946 20.8 44,735,252 30.6 New Verbicle Loans 680,001,291 819,241,668 20.5 921,485,406 12.5 Used Vehicle Loans 1,808,416,888 1,929,017,721 6.7 2,165,634,310 12.3 1st Mortgage Real Estate Loans/Lines of Credit 818,331,264 832,903,333 1.8 882,204,89 5.9 Lease Receivable 0 0 0 N/A 0 N/A 0 N/A 1 N/ | 59,395,841                  | 1 36.8    | 76,792,317             | 29.3   |
| PIC/Perpetual Contributed Capital   23,142,532   22,396,603   -3.2   17,063,147   -23.8   All Other Investments in Corporate Cus   18,016,872   2,309,738   -87.2   1,827,074   -20.9   All Other Investments  | 39,393,041                  | 30.0      | 10,192,311             | 29.3   |
| All Other Investments in Corporate Cus  18,016,872  2,309,738  87.2  1,827,074  20.9  All Other Investments 7  76,015,066  80,134,340  5,4  89,423,560  11.6  TOTAL INVESTMENTS  3,035,406,833  2,946,742,615  2,92  2,809,467,285  4-7  LOANS HELD FOR SALE  120,604,377  55,482,481  -54.0  33,845,110  -39.0  LOANS AND LEASES:  Unsecured Credit Card Loans  4.1  All Other Unsecured Loans/Lines of Credit  235,560,893  256,002,490  8.7  278,239,062  8.7  Payday Alternative Loans (PAL Loans) (FCUs only)  0  0  NA  Non-Federally Guaranteed Student Loans  28,344,309  34,250,946  20.8  44,735,252  30.6  New Vehicle Loans  860,001,291  819,241,668  20.5  921,485,406  12.5  Used Vehicle Loans  1,808,416,888  1,929,017,271  6.7  2,165,634,310  12.3  1st Mortgage Real Estate Loans/Lines of Credit  2,031,781,590  2,189,247,721  6.7  2,165,634,310  12.3  Other Real Estate Loans/Lines of Credit  319,332,212  314,183,973  1.6  341,033,060  8.5  TOTAL LOANS  6,309,124,198  6,783,913,607  7,5  7,359,232,645  8.5  (ALLOWANCE FOR LOAN & LEASE LOSSES)  (79,032,418)  (69,186,374)  1-12.5  (70,894,092)  2,5  Foreclosed Real Estate  1,506,567  1,018,530  32,41  39,450,346  39,450,346  30,41  43,31  43,41  43,31  43,41  43,31  44,41,43,41  43,31  44,41,43,41  43,41,55,66  10.00  10 NUA SARDLEASES SEED ASSETS  1,663,09,67  1,018,530  32,41  1,683,097  4,59  4,735,252  4,00  1,282,244 | 16,987,247                  | 7 -0.4    | 16,976,442             | -0.1   |
| All Other Investments 2 76,015,066 80,134,340 5.4 89,423,560 11.6  TOTAL INVESTMENTS 3,035,406,833 2,946,742,615 -2.9 2,809,467,285 -4.7  LOANS HELD FOR SALE 120,604,377 55,482,481 -54.0 33,845,110 -39.0  LOANS AND LEASES:  Unsecured Credit Card Loans 387,295,751 409,049,194 5.6 425,615,887 4.1  All Other Unsecured Loans/Lines of Credit 235,560,893 256,002,490 8.7 278,239,062 8.7  Payday Alternative Loans (PAL Loans) (FCUs only) 0 N/A 0 N/A  Non-Federally Guaranteed Student Loans 28,344,309 34,250,946 20.8 44,735,252 30.6  New Vehicle Loans 680,001,291 819,241,668 20.5 921,485,406 12.5  Used Vehicle Loans 1,808,416,888 1,929,017,721 6.7 2,165,634,310 12.3  1st Mortgage Real Estate Loans/Lines of Credit 2,031,781,590 2,189,264,182 7.8 2,300,269,179 5.1  Other Real Estate Loans/Lines of Credit 319,392,212 314,183,973 -1.6 341,033,060 8.5  TOTAL LOANS 63,091,24,198 6,783,913,607 7.5 7,359,232,645 8.5  (ALLOWANGE FOR LOAN & LEASE LOSSES) (79,032,419) (69,186,374) 1,25 (70,884,092) 2.5  Foreclosed Real Estate to 15,722,451 18,903,926 20.2 11,287,220 -40.3  Repossesed Autos 1,506,567 1,018,530 -3.2 4 1,603,938 7.5  Foreclosed and Repossessed Other Assets 83,105 1,598,601 1,823 8 1,086,780 -32.0  Other Fixed Assets 1,598,601 1,823 8 1,086,780 -32.0  TOTAL FORECLOSED and REPOSSESSED ASSETS 1 17,312,123 21,521,257 24.3 13,977,938 -35.1  Land and Building 245,172,923 260,366,803 6.2 281,738,588 8.2  Other Fixed Assets 93,392,057 4.5 95,405,560 2.2  Identifiable Intangible Assets 93,939,057 4.5 95,405,560 2.2  Identifiable Intangible Assets 94,044 96 21,221,842 -1.9 22,044,555 3.9  Accrued Interest on Loans 94,044 96 21,221,842 -1.9 22,044,555 3.9  Accrued Interest on Investments 8,709,371 6,966,070 -2.00 6,405,447 -8.0   | 811,990                     |           |                        | _  |
| TOTAL INVESTMENTS   3,035,406,833   2,946,742,615   -2.9   2,809,467,285   -4.7  | 94,980,889                  |           |                        |  |
| LOANS HELD FOR SALE  | 2,717,118,667               |           | , ,                    |  |
| LOANS AND LEASES:  | 2,717,110,007               | -5.5      | 2,030,003,003          | 7.7  |
| LOANS AND LEASES:  | 40,725,105                  | 5 20.3    | 48,014,833             | 17.9   |
| Unsecured Credit Card Loans All Other Unsecured Loans/Lines of Credit 235,560,893 256,002,490 8.7 278,239,062 8.7 Payday Alternative Loans (PAL Loans) (FCUs only) 0 0 N/A Non-Federally Guaranteed Student Loans 28,344,309 34,250,946 20.8 44,735,252 30.6 New Vehicle Loans 680,001,291 819,241,668 20.5 921,485,406 12.5 Used Vehicle Loans 1,808,416,888 1,929,017,721 6.7 2,165,634,310 12.3 1st Mortgage Real Estate Loans/Lines of Credit 2,031,781,590 2,189,264,182 7.8 2,300,269,179 5.1 Other Real Estate Loans/Lines of Credit 818,331,264 832,903,433 1.8 882,220,489 5.9 Leases Receivable 0 0 N/A Total All Other Loans/Lines of Credit 319,392,212 314,183,973 1.6 341,033,060 8.5 TOTAL LOANS 6,309,124,198 6,783,913,607 7.5 7,359,232,645 8.5 (ALLOWANCE FOR LOAN & LEASE LOSSES) (79,032,418) (69,186,374) 1-12.5 (70,894,092) 2.5 Foreclosed Real Estate 15,722,451 18,903,926 20.2 11,287,220 40.3 Repossesed Autos 1,506,567 1,018,530 32.4 1,603,938 5.75 Foreclosed and Repossessed Other Assets 83,105 1,598,801 1,828,801 1,828,801 1,828,807 1,828,801 1,828,801 1,828,807 1,828,801 1,838,801 1,838,801 1,838,703 1, | 40,720,100                  | 20.0      | 40,014,000             | 17.0   |
| Unsecured Credit Card Loans   387,295,751   409,049,194   5.6   425,615,887   4.1     All Other Unsecured Loans/Lines of Credit   235,560,893   256,002,490   8.7   278,239,062   8.7     Payday Alternative Loans (PAL Loans) (FCUs only)   0   0   N/A   0   N/A     Non-Federally Guaranteed Student Loans   28,344,309   34,250,946   20.8   44,735,252   30.6     New Vehicle Loans   680,001,291   819,241,668   20.5   921,485,406   12.5     Used Vehicle Loans   1,808,416,888   1,929,017,721   6.7   2,165,634,310   12.3     1st Mortgage Real Estate Loans/Lines of Credit   2,031,781,590   2,189,264,182   7.8   2,300,269,179   5.1     Other Real Estate Loans/Lines of Credit   818,331,264   832,903,433   1.8   882,220,489   5.9     Leases Receivable   0   0   N/A   0   N/A     Total All Other Loans/Lines of Credit   319,392,212   314,183,973   1.6   341,033,060   8.5     TOTAL LOANS   6,309,124,198   6,783,913,607   7.5   7,359,232,645   8.5     (ALLOWANCE FOR LOAN & LEASE LOSSES)   (79,032,418)   (69,186,374)   -12.5   (70,894,092)   2.5     Foreclosed Real Estate   15,722,451   18,903,926   20.2   11,287,220   -40.3     Repossesed Autos   1,506,567   1,018,530   32.4   1,603,938   57.5     Foreclosed and Repossessed Other Assets   83,105   1,598,801   1,823,8   1,086,780   -32.0     TOTAL FORECLOSED and REPOSSESSED ASSETS   17,312,123   21,521,257   24,3   13,977,938   -35.1     Land and Building   245,172,923   260,366,803   6.2   281,738,588   8.2     Other Fixed Assets   34,573,139   39,450,872   14,1   43,415,506   10.0     NCUA Share Insurance Capitalization Deposit   89,334,962   93,392,057   4.5   95,405,560   2.2     Identifiable Intangible Assets   286,667   402,114   43,3   0   -100.0     Goodwill   1,582,360   1,582,360   0.0   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027   1,984,474   6.5   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027   1,984,474   6.5   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027   1,984,474   6.5   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027     |                             |           |                        | <del>                                     </del> |
| All Other Unsecured Loans/Lines of Credit 235,560,893 256,002,490 8.7 278,239,062 8.7 Payday Alternative Loans (PAL Loans) (FCUs only) 0 0 N/A 0 N/A 0 N/A Non-Federally Guaranteed Student Loans 28,344,309 34,250,946 20.8 44,735,252 30.6 New Vehicle Loans 680,001,291 819,241,668 20.5 921,485,406 12.5 Used Vehicle Loans 1,808,416,888 1,929,017,721 6.7 2,165,634,310 12.3 1st Mortgage Real Estate Loans/Lines of Credit 2,031,781,590 2,189,264,182 7.8 2,300,269,179 5.1 Other Real Estate Loans/Lines of Credit 818,331,264 832,903,433 1.8 882,220,489 5.9 Leases Receivable 0 0 N/A 0 N/A N/A 0 N/A Total All Other Loans/Lines of Credit 319,392,212 314,183,973 -1.6 341,033,060 8.5 TOTAL LOANS 6,309,124,198 6,783,913,607 7.5 7,359,232,645 8.5 (ALLOWANCE FOR LOAN & LEASE LOSSES) (79,032,418) (69,186,374) -12.5 (70,894,092) 2.5 Foreclosed Real Estate testate 15,722,451 18,903,926 20.2 11,287,220 -40.3 Repossesed Autos 1,506,567 1,018,530 -32.4 1,603,938 57.5 Foreclosed and Repossessed Other Assets 83,105 1,598,801 1,823.8 1,086,780 -32.0 Other Fixed Assets 34,573,139 39,450,872 14.1 43,415,506 10.0 Goodwill 1,592,360 1,592,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 1,582,360 0.0 Non-Trading Derivative Assets 8,709,371 6,966,070 -20.0 6,405,447 -8.0 Non-Trading Derivative Assets 8,709,371 6,966,070 -20.0 6,605,447 -8.0 Non-Trading Derivative Assets 8,709,371 6,966,070 -20.0 6,405,447 -8.0 Non-Trading Derivative Assets 8,709,371 6,966,070 -20.0 6,605,447 -8.0 Non-Trading Derivativ | 435,434,150                 | 2.3       | 448,618,775            | 3.0  |
| Payday Alternative Loans (PAL Loans) (FCUs only)   | 291,742,231                 |           |                        |  |
| Non-Federally Guaranteed Student Loans   28,344,309   34,250,946   20.8   44,735,252   30.6     New Vehicle Loans   680,001,291   819,241,668   20.5   921,485,406   12.5     Used Vehicle Loans   1,808,416,888   1,929,017,721   6.7   2,165,634,310   12.3     1st Mortgage Real Estate Loans/Lines of Credit   2,031,781,590   2,189,264,182   7.8   2,300,269,179   5.1     Other Real Estate Loans/Lines of Credit   818,331,264   832,903,433   1.8   882,220,489   5.9     Leases Receivable   0   0   N/A   0   N/A     Total All Other Loans/Lines of Credit   319,392,212   314,183,973   -1.6   341,033,060   8.5     TOTAL LOANS   6,309,124,198   6,783,913,607   7.5   7,359,232,645   8.5     (ALLOWANCE FOR LOAN & LEASE LOSSES)   (79,032,418)   (69,186,374)   -12.5   (70,894,092)   2.5     Foreclosed Real Estate   15,722,451   18,903,926   20.2   11,287,220   -40.3     Repossesed Autos   1,506,567   1,018,530   -32.4   1,603,938   57.5     Foreclosed and Repossessed Other Assets   83,105   1,598,801   1,823.8   1,086,780   -32.0     TOTAL FORECLOSED and REPOSSESSED ASSETS   17,312,123   21,521,257   24.3   13,977,938   -35.1     Land and Building   245,172,923   260,366,803   6.2   281,738,588   8.2     Other Fixed Assets   38,334,962   93,392,057   4.5   95,405,560   2.2     Identifiable Intangible Assets   280,667   402,114   43.3   0   -100.0     Goodwill   1,582,360   1,582,360   0.0   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027   1,984,474   6.5   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   8,799,371   6,966,070   -20.0   6,405,447   -8.0     Non-Trading Derivative Assets, net   | 0                           |           |                        | N/A  |
| New Vehicle Loans  | 48,042,028                  |           |                        |  |
| Used Vehicle Loans   | 974,855,129                 |           |                        |  |
| 1st Mortgage Real Estate Loans/Lines of Credit         2,031,781,590         2,189,264,182         7.8         2,300,269,179         5.1           Other Real Estate Loans/Lines of Credit         818,331,264         832,903,433         1.8         882,220,489         5.9           Leases Receivable         0         0         N/A         0         N/A           Total All Other Loans/Lines of Credit         319,392,212         314,183,973         -1.6         341,033,060         8.5           TOTAL LOANS         6,309,124,198         6,783,913,607         7.5         7,359,232,645         8.5           (ALLOWANCE FOR LOAN & LEASE LOSSES)         (79,032,418)         (69,186,374)         -12.5         (70,894,092)         2.5           Foreclosed Real Estate         15,722,451         18,903,926         20.2         11,287,220         -40.3           Repossesed Autos         1,506,567         1,018,530         -32.4         1,603,938         57.5           Foreclosed and Repossessed Other Assets         83,105         1,598,801         1,823.8         1,086,780         -32.0           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 17,312,123         21,521,257         24.3         13,977,938         -35.1           Land and Building         245,172,923         260,366,803<   | 2,336,105,459               |           | , , ,                  |  |
| Other Real Estate Loans/Lines of Credit         818,331,264         832,903,433         1.8         882,220,489         5.9           Leases Receivable         0         0         N/A         0         N/A           Total All Other Loans/Lines of Credit         319,392,212         314,183,973         -1.6         341,033,060         8.5           TOTAL LOANS         6,309,124,198         6,783,913,607         7.5         7,359,232,645         8.5           (ALLOWANCE FOR LOAN & LEASE LOSSES)         (79,032,418)         (69,186,374)         -12.5         (70,894,092)         2.5           Foreclosed Real Estate         15,722,451         18,903,926         20.2         11,287,220         -40.3           Repossesed Autos         1,506,567         1,018,530         -32.4         1,603,938         57.5           Foreclosed and Repossessed Other Assets         83,105         1,598,801         1,823.8         1,086,780         -32.0           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 17,312,123         21,521,257         24.3         13,977,933         -35.1           Land and Building         245,172,293         260,366,803         6.2         281,7738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1  | 2,370,345,675               |           |                        |  |
| Leases Receivable  | 912,390,903                 |           | , , ,                  |  |
| Total All Other Loans/Lines of Credit   319,392,212   314,183,973   -1.6   341,033,060   8.5     TOTAL LOANS   6,309,124,198   6,783,913,607   7.5   7,359,232,645   8.5     (ALLOWANCE FOR LOAN & LEASE LOSSES)   (79,032,418)   (69,186,374)   -12.5   (70,894,092)   2.5     Foreclosed Real Estate   15,722,451   18,903,926   20.2   11,287,220   -40.3     Repossesed Autos   1,506,567   1,018,530   -32.4   1,603,938   57.5     Foreclosed and Repossessed Other Assets   83,105   1,598,801   1,823.8   1,086,780   -32.0     TOTAL FORECLOSED and REPOSSESSED ASSETS   17,312,123   21,521,257   24.3   13,977,938   -35.1     Land and Building   245,172,923   260,366,803   6.2   281,738,588   8.2     Other Fixed Assets   34,573,139   39,450,872   14.1   43,415,506   10.0     NCUA Share Insurance Capitalization Deposit   89,334,962   93,392,057   4.5   95,405,660   2.2     Identifiable Intangible Assets   280,667   402,114   43.3   0   -100.0     Goodwill   1,582,360   1,582,360   0.0   1,582,360   0.0     TOTAL INTANGIBLE ASSETS   1,863,027   1,984,474   6.5   1,582,360   -20.3     Accrued Interest on Loans   21,642,496   21,221,842   -1.9   22,044,555   3.9     Accrued Interest on Investments   8,709,371   6,966,070   -2.0   6,405,447   -8.0     Non-Trading Derivative Assets, net  | 0                           |           |                        |  |
| TOTAL LOANS         6,309,124,198         6,783,913,607         7.5         7,359,232,645         8.5           (ALLOWANCE FOR LOAN & LEASE LOSSES)         (79,032,418)         (69,186,374)         -12.5         (70,894,092)         2.5           Foreclosed Real Estate         15,722,451         18,903,926         20.2         11,287,220         -40.3           Repossesed Autos         1,506,567         1,018,530         -32.4         1,603,938         57.5           Foreclosed and Repossessed Other Assets         83,105         1,598,801         1,823.8         1,086,780         -32.0           TOTAL FORECLOSED and REPOSSESSED ASSETS 1         17,312,123         21,521,257         24.3         13,977,938         -35.1           Land and Building         245,172,923         260,366,803         6.2         281,738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,5  | 370,505,568                 |           | · ' '                  |  |
| (ALLOWANCE FOR LOAN & LEASE LOSSES)         (79,032,418)         (69,186,374)         -12.5         (70,894,092)         2.5           Foreclosed Real Estate         15,722,451         18,903,926         20.2         11,287,220         -40.3           Repossesed Autos         1,506,567         1,018,530         -32.4         1,603,938         57.5           Foreclosed and Repossessed Other Assets         83,105         1,598,801         1,823.8         1,086,780         -32.0           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 17,312,123         21,521,257         24.3         13,977,938         -35.1           Land and Building         245,172,923         260,366,803         6.2         281,738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1   | 7,739,421,143               |           | , ,                    |  |
| Foreclosed Real Estate   | (68,932,793)                |           |                        |  |
| Repossesed Autos         1,506,567         1,018,530         -32.4         1,603,938         57.5           Foreclosed and Repossessed Other Assets         83,105         1,598,801         1,823.8         1,086,780         -32.0           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 17,312,123         21,521,257         24.3         13,977,938         -35.1           Land and Building         245,172,923         260,366,803         6.2         281,738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,624,246         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447 </td <td>6,313,594</td> <td></td> <td>, , , ,</td> <td></td>  | 6,313,594                   |           | , , , ,                |  |
| Foreclosed and Repossessed Other Assets 83,105 1,598,801 1,823.8 1,086,780 -32.0   TOTAL FORECLOSED and REPOSSESSED ASSETS 1 17,312,123 21,521,257 24.3 13,977,938 -35.1   Land and Building 245,172,923 260,366,803 6.2 281,738,588 8.2   Other Fixed Assets 34,573,139 39,450,872 14.1 43,415,506 10.0   NCUA Share Insurance Capitalization Deposit 89,334,962 93,392,057 4.5 95,405,560 2.2   Identifiable Intangible Assets 280,667 402,114 43.3 0 -100.0   Goodwill 1,582,360 1,582,360 0.0 1,582,360 0.0   TOTAL INTANGIBLE ASSETS 1,863,027 1,984,474 6.5 1,582,360 -20.3   Accrued Interest on Loans 21,642,496 21,221,842 -1.9 22,044,555 3.9   Accrued Interest on Investments 8,709,371 6,966,070 -20.0 6,405,447 -8.0   Non-Trading Derivative Assets, net N/A N/A 65,796   | 2,097,080                   |           |                        |  |
| TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 17,312,123         21,521,257         24.3         13,977,938         -35.1           Land and Building         245,172,923         260,366,803         6.2         281,738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         N/A         65,796   | 570,622                     | _         |                        |  |
| Land and Building         245,172,923         260,366,803         6.2         281,738,588         8.2           Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         65,796  | 8,981,296                   |           |                        |  |
| Other Fixed Assets         34,573,139         39,450,872         14.1         43,415,506         10.0           NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0         -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         N/A         65,796  | 288,617,790                 |           |                        |  |
| NCUA Share Insurance Capitalization Deposit         89,334,962         93,392,057         4.5         95,405,560         2.2           Identifiable Intangible Assets         280,667         402,114         43.3         0 -100.0           Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,624,946         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         N/A         65,796  | 53,890,730                  |           | , ,                    |  |
| Identifiable Intangible Assets   280,667   402,114   43.3   0 -100.0   | 97,978,129                  |           |                        |  |
| Goodwill         1,582,360         1,582,360         0.0         1,582,360         0.0           TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         N/A         65,796  | 0.,0.0,120                  |           |                        |  |
| TOTAL INTANGIBLE ASSETS         1,863,027         1,984,474         6.5         1,582,360         -20.3           Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         65,796   | 1,582,360                   |           |                        |  |
| Accrued Interest on Loans         21,642,496         21,221,842         -1.9         22,044,555         3.9           Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         65,796   | 1,582,360                   |           |                        |  |
| Accrued Interest on Investments         8,709,371         6,966,070         -20.0         6,405,447         -8.0           Non-Trading Derivative Assets, net         N/A         N/A         65,796   | 22,020,881                  |           | ,- , -                 |  |
| Non-Trading Derivative Assets, net N/A N/A 65,796  | 7,187,629                   |           |                        |  |
|  | 39,972                      |           |                        | _  |
|  | 226,373,532                 |           |                        |  |
| TOTAL OTHER ASSETS 187,183,984 215,805,318 15.3 234,353,514 8.6  | 255,622,014                 |           |                        |  |
| 101,100,001  | _50,022,014                 | 0.1       | 3.0,020,020            | <del></del>                                      |
| TOTAL ASSETS 10,873,626,535 11,113,280,205 2.2 11,509,554,397 3.6  | 12,195,693,989              | 6.0       | 12,835,791,833         | 5.2  |
| TOTAL CU's 118 118 0.0 116 -1.7  | 112                         |           |                        |  |
| # Means the number is too large to display in the cell   | 112                         | Ü.4       | 107                    |  |
| OTHER RE OWNED PRIOR TO 2004   |                             |           |                        |  |
| <sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS   |                             |           |                        | 4. Assets  |

|   |                       | Liabilities, Shares & | Fauity       |                      |              |                          |            |                        |             |
|---|-----------------------|-----------------------|--------------|----------------------|--------------|--------------------------|------------|------------------------|-------------|
| Return to cover   |                       | For Charter :         |              |                      |              |                          |            |                        |             |
| 05/15/2017  |                       | Count of CU:          |              |                      |              |                          |            |                        |             |
| CU Name: N/A  |                       | Asset Range :         |              |                      |              |                          |            |                        |             |
| Peer Group: N/A   |                       | Criteria :            | Region:      | Nation * Peer Group: | All * Stat   | e = 'MO' * Type Inclu    | ded: Fed   | erally Insured State ( | Credit      |
|   | Count                 | of CU in Peer Group : | N/A          |                      |              |                          |            |                        |             |
|   |                       |                       |              |                      |              |                          |            |                        |             |
|   | Dec-2012              | Dec-2013              | % Chg        | Dec-2014             | % Chg        | Dec-2015                 | % Chg      | Dec-2016               | % Chg       |
| LIABILITIES, SHARES AND EQUITY  |                       |                       |              |                      |              |                          |            |                        |             |
| LIABILITIES:  |                       |                       |              |                      |              |                          |            |                        |             |
| Other Borrowings  | N/A                   | N/A                   |              | N/A                  |              | N/A                      |            | N/A                    |             |
| Other Notes, Promissory Notes, Interest Payable, &<br>Draws Against Lines of Credit | 240 520 227           | 106 153 103           | 25.4         | 245 222 054          | 15.6         | 247 242 205              | 110        | 302,917,070            | 22.5        |
| Borrowing Repurchase Transactions   | 249,528,237           | 186,153,182           | -25.4<br>N/A | 215,232,051          | 15.6<br>N/A  | 247,313,395              | 14.9       | , ,                    |             |
| <u> </u>  | 0                     | _                     |              |                      |              | 10,113,281               | N/A        | 12,990,916             |             |
| Subordinated Debt Uninsured Secondary Capital and                                   | 0                     | U                     | N/A          | 0                    | N/A          | 0                        | N/A        | 0                      | N/A         |
| Subordinated Debt Included in Net Worth <sup>3</sup>                                | 0                     | 0                     | N/A          | 0                    | N/A          | 0                        | N/A        | 0                      | N/A         |
| Non-Trading Derivative Liabilities, net   | N/A                   | N/A                   | IN/A         | 0                    |              | 0                        |            | 0                      |             |
| Accrued Dividends and Interest Payable  | 13,833,311            | 12,404,911            | -10.3        | 12,378,843           |              | 12,300,571               | -0.6       | -                      | ,           |
| Accounts Payable & Other Liabilities  | 140,558,669           | 12,404,911            | -10.3        | 159,449,399          | -0.2<br>27.7 | 158,905,364              | -0.6       | 186,248,564            |             |
| TOTAL LIABILITIES   | 403,920,217           | 323,465,403           | -11.1        |                      | 19.7         | 428,632,611              | 10.7       | 514,772,638            |             |
| TOTAL LIABILITIES   | 403,920,217           | 323,403,403           | -19.9        | 301,000,293          | 19.7         | 420,032,011              | 10.7       | 514,772,038            | 20.1        |
| SHARES AND DEPOSITS   |                       |                       |              |                      |              |                          |            |                        |             |
| Share Drafts  | 1,470,819,402         | 1,549,631,235         | 5.4          | 1,690,759,847        | 9.1          | 1,969,457,422            | 16.5       | 2,094,747,630          | 6.4         |
| Regular Shares  | 2,664,584,488         |                       | 8.8          |                      | 7.7          | 3,412,003,948            |            |                        |             |
| ů .   | 2,255,027,127         |                       |              |                      |              |                          |            | , , ,                  |             |
| Money Market Shares   |                       | 2,366,918,208         | 5.0          |                      |              | 2,519,855,623            | 4.2        |                        |             |
| Share Certificates  IRA/KEOGH Accounts  | 1,922,359,031         | 1,811,083,707         | -5.8         |                      | -6.8         | 1,638,734,315            |            |                        | _           |
|   | 1,016,082,056         |                       | -2.2         |                      | -4.1         | 922,166,317              | -3.2       | 891,027,856            |             |
| All Other Shares 1  | 24,180,561            | 27,591,787            | 14.1         | 31,838,239           | 15.4         | 32,074,972               | 0.7        | 35,948,000             |             |
| Non-Member Deposits   | 3,040,300             |                       | 133.5        |                      | 91.8         | 16,957,334               | 24.6       |                        |             |
| TOTAL SHARES AND DEPOSITS   | 9,356,092,965         | 9,654,946,322         | 3.2          | 9,916,058,554        | 2.7          | 10,511,249,931           | 6.0        | 11,003,587,915         | 4.7         |
|   |                       |                       |              |                      |              |                          |            |                        |             |
| EQUITY:   | 000 040 000           | 700 400 704           | 0.7          | 770 004 544          | 0.0          | 004 450 544              |            | 202 202 202            | 7.5         |
| Undivided Earnings  | 682,943,980           | 728,496,724           | 6.7          | 779,004,541          | 6.9          | 824,452,541              | 5.8        | 886,223,663            |             |
| Regular Reserves  | 210,138,422           | 213,462,339           | 1.6          | 213,815,398          | 0.2          | 212,019,644              | -0.8       | 211,248,468            | -0.4        |
| Appropriation For Non-Conforming Investments (SCU Only)                             | 0                     | 0                     | NI/A         | 0                    | NI/A         | 1 126 101                | NI/A       | 0                      | -100.0      |
| Other Reserves  | 217,309,394           | -                     | N/A<br>2.6   |                      |              | 1,136,101<br>243,829,924 | N/A<br>5.6 | _                      |             |
| Equity Acquired in Merger   | 240,651               | 315,438               | 31.1         | 2,378,003            | 653.9        | 6,119,825                |            | 13,973,856             |             |
| Miscellaneous Equity  | 1,188,480             | 1,188,480             | 0.0          |                      | 0.0          | 1,188,480                | 0.0        |                        |             |
| Accumulated Unrealized G/L on AFS Securities  | 24,249,421            | -17,714,259           | -173.1       | 814,696              | 104.6        | -6,680,526               |            | -21,288,641            |             |
| Accumulated Unrealized Losses for OTTI  | 24,249,421            | -17,714,239           | -173.1       | 014,090              | 104.0        | -0,060,320               | -920.0     | -21,200,041            | -210.7      |
| (due to other factors) on HTM Debt Securities                                       | 0                     | 0                     | N/A          | 0                    | N/A          | 0                        | N/A        | 0                      | N/A         |
| Accumulated Unrealized G/L on Cash Flow Hedges                                      | 0                     | 0                     |              | -271,963             | N/A          | 0                        |            | 0                      |             |
| Other Comprehensive Income  | -22,456,995           | -13,738,185           | 38.8         |                      | -55.9        | -26,254,542              | -22.5      | -30,280,691            |             |
| Net Income  | 0                     |                       | N/A          | , -, -               |              | 0                        |            | 0                      |             |
| EQUITY TOTAL  | 1,113,613,353         | _                     | 1.9          |                      | 6.3          | 1,255,811,447            | 4.1        | 1,317,431,280          |             |
|   | 1,112,012,000         | 1,101,000,100         |              | 1,200,100,000        |              | 1,=00,011,111            |            | 1,011,101,200          |             |
| TOTAL SHARES & EQUITY   | 10,469,706,318        | 10,789,814,802        | 3.1          | 11,122,494,104       | 3.1          | 11,767,061,378           | 5.8        | 12,321,019,195         | 4.7         |
|   | 2,122,123,010         | ., 55,51.,302         |              | ,,, .                |              | ,,,                      | 2.0        | ,,,,,                  | 1           |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 10,873,626,535        | 11,113,280,205        | 2.2          | 11,509,554,397       | 3.6          | 12,195,693,989           | 6.0        | 12,835,791,833         | 5.2         |
|   | ,,,                   | ,,200,200             |              | ,200,00.,007         | 5.5          | , . 30,000,000           | 5.0        | ,,                     | 5.2         |
| NCUA INSURED SAVINGS <sup>2</sup>   |                       |                       |              |                      |              |                          |            |                        |             |
| Uninsured Shares  | 360,205,121           | 404,845,427           | 12.4         | 411,834,668          | 1.7          | 492,759,231              | 19.6       | 495,140,679            | 0.5         |
| Uninsured Non-Member Deposits   | 1,001,168             |                       | 41.2         |                      |              | 2,473,218                |            |                        |             |
| Total Uninsured Shares & Deposits   | 361,206,289           | , ,                   | 12.5         |                      |              | 495,232,449              |            | 496,811,840            |             |
| Insured Shares & Deposits   | 8,994,886,676         |                       | 2.8          |                      |              | 10,016,017,482           |            |                        |             |
| TOTAL NET WORTH   | 1,110,632,447         |                       | 4.9          |                      |              | 1,287,558,035            |            |                        |             |
| # Means the number is too large to display in the cell                              | 1,110,002,447         | 1,100,122,444         | 7.3          | 1,220,120,034        | 5.2          | 1,201,000,000            | 5.0        | 1,000,400,040          | 0.4         |
| PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA                            | /KEOGHs. AND NONMEMBE | R SHARES FOR SHORT    | FORM FII     | ERS                  |              |                          |            |                        |             |
| PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to                       |                       |                       |              |                      | WARD SE      | ARES INSURED UP TO       | \$250,000  |                        |             |
| <sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in N    |                       |                       | 5,000 i Or   |                      | , 31         |                          | \$200,000  |                        | ShEquity    |
| December 2011 and forward includes. Substitutiated Debt included in N               | ot 11 Olul.           |                       |              | 1                    |              |                          | L          | J. Liai                | , on Equity |

|   |                                       | Income Statem         | ent            |                             |            |                       |          |                        |           |
|---|---------------------------------------|-----------------------|----------------|-----------------------------|------------|-----------------------|----------|------------------------|-----------|
| Return to cover   |                                       | For Charter :         |                |                             |            |                       |          |                        |           |
| 05/15/2017  |                                       | Count of CU :         | 107            |                             |            |                       |          |                        |           |
| CU Name: N/A  |                                       | Asset Range :         |                |                             |            |                       |          |                        |           |
| Peer Group: N/A   |                                       |                       |                | Nation * Peer Group: /      | All * Stat | e = 'MO' * Type Inclu | ded: Fed | erally Insured State C | redit     |
|   | Count c                               | of CU in Peer Group : | N/A            |                             |            |                       |          |                        | <u> </u>  |
|   | Dec-2012                              | Dec-2013              | % Cha          | Dec-2014                    | % Cha      | Dec-2015              | % Cha    | Dec-2016               | % Cha     |
| * INCOME AND EXPENSE  | Dec-2012                              | Dec-2013              | 70 Olig        | Dec-2014                    | 76 City    | Dec-2013              | 70 City  | Dec-2010               | 70 Olig   |
| INTEREST INCOME:  |                                       |                       |                |                             |            |                       |          |                        |           |
| Interest on Loans   | 344,322,452                           | 334,029,324           | -3.0           | 338,684,019                 | 1.4        | 356,300,901           | 5.2      | 373,071,536            | 4.7       |
| Less Interest Refund  | (457,500)                             | (530,440)             | 15.9           | (526,357)                   | -0.8       | (504,360)             | -4.2     | (1,258,941)            | 149.6     |
| Income from Investments   | 48,109,492                            | 42,862,293            | -10.9          | 44,676,917                  | 4.2        | 42,250,777            | -5.4     | 48,166,843             | 14.0      |
| Income from Trading   | 1,078,029                             | 1,935,373             | 79.5           | 414,364                     | -78.6      | -1,257,156            | -403.4   | 1,778,084              | 241.4     |
| TOTAL INTEREST INCOME   | 393,052,473                           | 378,296,550           | -3.8           | 383,248,943                 | 1.3        | 396,790,162           | 3.5      | 421,757,522            | 6.3       |
| INTEREST EXPENSE:   |                                       |                       |                |                             |            |                       |          |                        |           |
| Dividends   | 53,151,094                            | 46,740,525            | -12.1          | 44,024,134                  | -5.8       | 42,289,566            | -3.9     | 45,003,328             | 6.4       |
| Interest on Deposits  | 19,514,463                            | 13,982,965            |                | 11,668,792                  | -16.5      | 11,086,794            |          |                        |           |
| Interest on Borrowed Money  | 9,905,604                             | 5,345,441             | -46.0          | 4,597,536                   | -14.0      | 5,323,038             | 15.8     | 6,605,174              |           |
| TOTAL INTEREST EXPENSE  | 82,571,161                            | 66,068,931            |                | 60,290,462                  | -8.7       | 58,699,398            |          |                        |           |
| PROVISION FOR LOAN & LEASE LOSSES   | 58,538,753                            | 47,404,679            |                | 41,662,765                  | -12.1      | 43,892,129            |          |                        |           |
| NET INTEREST INCOME AFTER PLL   | 251,942,559                           | 264,822,940           |                | 281,295,716                 | 6.2        | 294,198,635           |          |                        |           |
| NON-INTEREST INCOME:  |                                       |                       |                |                             |            |                       |          |                        |           |
| Fee Income  | 120,021,428                           | 113,442,236           | -5.5           | 112,937,018                 | -0.4       | 116,040,777           | 2.7      | 123,940,981            | 6.8       |
| Other Operating Income  | 112,622,640                           | 120,497,760           |                | 123,510,331                 | 2.5        | 137,981,633           |          |                        |           |
| Gain (Loss) on Investments  | 2,403,868                             | 3,310,110             |                | 965,075                     | -70.8      | 1,526,975             | +        |                        |           |
| Gain (Loss) on Non-Trading Derivatives  | 0                                     | 0                     |                | 0                           | N/A        | 0                     |          |                        |           |
| Gain (Loss) on Disposition of Assets  | -1,834,344                            | -1,382,846            |                | -2,820,948                  | -104.0     | -1,258,635            |          |                        |           |
| Gain from Bargain Purchase (Merger)   | 0                                     | 0                     |                | 0                           | N/A        | 2,153,974             |          |                        |           |
| Other Non-Oper Income/(Expense)   | -27,923                               | 2,190,906             |                | -719,401                    | -132.8     | -1,615,677            |          |                        |           |
| NCUSIF Stabilization Income   | 0                                     | 0                     |                | 0                           | N/A        | 0                     |          |                        |           |
| TOTAL NON-INTEREST INCOME   | 233,185,669                           | 238,058,166           |                | 233,872,075                 | -1.8       | 254,829,047           |          |                        |           |
| NON-INTEREST EXPENSE  | 200,100,000                           | 200,000,100           |                | 200,012,010                 |            | 20 1,020,0 11         | 0.0      | 200, 110,100           | 12.0      |
| Total Employee Compensation & Benefits  | 206,369,608                           | 215,409,303           | 4.4            | 224,274,522                 | 4.1        | 241,284,892           | 7.6      | 252,268,431            | 4.6       |
| Travel, Conference Expense  | 3,702,074                             | 3,954,311             |                | 4,346,011                   | 9.9        | 4,547,576             |          |                        |           |
| Office Occupancy  | 29,025,588                            | 30,031,267            |                | 32,740,885                  | 9.0        | 34,259,271            |          |                        |           |
| Office Operation Expense  | 78,153,744                            | 85,500,926            |                | 91,227,419                  | 6.7        | 97,317,318            |          |                        |           |
| Educational and Promotion   | 16,175,334                            | 15,602,280            |                | 15,117,153                  | -3.1       | 17,091,946            |          | 16,336,311             |           |
| Loan Servicing Expense  | 32,086,214                            | 33,914,490            |                | 32,180,525                  | -5.1       | 36,254,997            |          |                        |           |
| Professional, Outside Service   | 28,000,571                            | 29,715,191            |                | 32,836,557                  | 10.5       | 33,567,117            | +        |                        |           |
| Member Insurance 1  | N/A                                   | N/A                   |                | N/A                         | 10.0       | N/A                   |          | N/A                    |           |
| Member Insurance - NCUSIF Premium <sup>2</sup>  | 1,706,737                             | 1,229,266             |                | 99,901                      | -91.9      | 46                    |          |                        |           |
| Member Insurance - Temporary Corporate  | 1,700,707                             | 1,223,200             | 20.0           | 33,301                      | 31.3       | 70                    | 100.0    | 211                    | 400.1     |
| CU Stabilization Fund <sup>3</sup>  | 6,819,726                             | 6,111,196             | -10.4          | 0                           | -100.0     | 0                     | N/A      | 0                      | N/A       |
| Member Insurance - Other  | 788,597                               | 640,903               |                | 311,577                     | -51.4      | 152,699               |          |                        |           |
| Operating Fees  | 1,698,188                             | 1,555,852             |                | 1,575,329                   | 1.3        | 1,590,929             | 4        |                        |           |
| Misc Operating Expense  | 21,088,390                            | 24,737,640            |                | 19,380,811                  | -21.7      | 18,823,496            |          | , ,                    |           |
| TOTAL NON-INTEREST EXPENSE  | 425,614,771                           | 448,402,625           |                | 454,090,690                 | 1.3        | 484,890,287           |          |                        |           |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   | 120,011,771                           | 110,102,020           | 0.1            | 10 1,000,000                | 1.0        | 101,000,207           | 0.0      | 007,072,110            | 1.7       |
| EXPENSE AND NCUSIF PREMIUMS */4   | 68,039,920                            | 61,818,943            | -9.1           | 61,177,002                  | -1.0       | 64,137,441            | 4.8      | 81,459,839             | 27.0      |
| NET INCOME (LOSS)   | 59,513,457                            | 54,478,481            |                | 61,077,101                  | 12.1       | 64,137,395            |          |                        |           |
| RESERVE TRANSFERS:  |                                       | ,,                    |                | 0.1,0,                      |            | 0.,,                  |          | 21,100,000             |           |
| Transfer to Regular Reserve   | 484,718                               | 215,936               | -55.5          | 357,246                     | 65.4       | 203,761               | -43.0    | 168,319                | -17.4     |
| * All Income/Expense amounts are year-to-date while the related % change ra           |                                       | =:2,000               |                | 22.,2.0                     |            |                       | 12.0     | 122,010                | †         |
| # Means the number is too large to display in the cell                                |                                       |                       |                |                             |            |                       |          |                        |           |
| <sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Pro   | emium Expense                         |                       | 1              |                             |            |                       | 1        |                        |           |
| <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium E   |                                       |                       |                |                             |            |                       |          |                        | 1         |
| <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilizati  |                                       | NCUSIF Promium Evno   | nse For So     | intember 2009 and forward   | 4          |                       |          |                        | +         |
| this account only includes only the Temporary Corporate CU Stabilization Ex           |                                       |                       |                | ptombor 2003 and lorWall    | ω,         |                       |          |                        |           |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before | · · · · · · · · · · · · · · · · · · · |                       | 10 forward     | NCLISIE Stabilization Incom | ne if any  | is excluded           |          |                        | 6. IncExp |
| to deplottiber 2010, this decount was framed feet income (LOSS) before                | John Grabilization Exper              | I Totti December 20   | . o ioiwaid, i | Clabilization illoui        | , 11 arry, | choludou.             |          | 1                      |           |

|  |                          | Delinguent Loan Info      | ormation    | 1                        |               |                           | $\overline{}$                                    |                      | _  |
|--|--------------------------|---------------------------|-------------|--------------------------|---------------|---------------------------|--|----------------------|--|
| Return to cover  | -                        | For Charter :             |             | i                        |               |                           |  |                      |  |
| 05/15/2017   |                          | Count of CU:              |             |                          |               |                           |  |                      |  |
| CU Name: N/A   |                          | Asset Range :             |             | Netion + Book Green      | -: All + O    | IMOL * T I                | la alcoda de                                     | F                    | 21-1-  |
| Peer Group: N/A  | Count of                 | CU in Peer Group :        |             | Nation * Peer Grou       | p: All - 5    | tate = 'MO' " Type I      | nciuaea:   | rederally insured s  | state  |
|  | Count of                 | CO III Feel Gloup .       | IN/A        |                          |               |                           | +  |                      | -  |
|  | Dec-2012                 | Dec-2013                  | % Chg       | Dec-2014                 | % Chg         | Dec-2015                  | % Chg  | Dec-2016             | % Chg  |
| DELINQUENCY SUMMARY - ALL LOAN TYPES 1   |                          |                           |             |                          |               |                           |  |                      |  |
| 30 to 59 Days Delinquent   | 124,375,265              | 139,346,281               | 12.0        | 139,314,875              | 0.0           | 118,410,492               | -15.0  | 113,675,782          | -4.0   |
| 60 to 179 Days Delinquent  | 53,407,034               | 51,541,751                | -3.5        | 54,491,734               | 5.7           | 49,789,259                | -8.6   | 49,019,464           | -1.5   |
| 180 to 359 Days Delinquent   | 12,061,357               | 13,760,689                | 14.1        |                          | -0.3          | 11,058,544                |  | 9,844,683            |  |
| > = 360 Days Delinquent  | 6,455,698                | 5,750,945                 | -10.9       |                          | -17.5         | 4,167,444                 |  | 5,337,718            |  |
| Total Del Loans - All Types (> = 60 Days)  | 71,924,089               |                           | -1.2        | ,,                       | 2.7           | 65,015,247                |  | 64,201,865           |  |
| % Delinquent Loans / Total Loans   | 1.14                     | 1.05                      | -8.1        | 0.99                     | -5.4          | 0.84                      | -15.3  | 0.77                 | -7.8   |
| DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans  |                          |                           |             |                          |               |                           | +  |                      | -  |
| 30 to 59 Days Delinquent   | 5,283,771                | 6,162,828                 | 16.6        | 6,132,734                | -0.5          | 6,976,897                 | 13.8   | 6,501,517            | -6.8   |
| 60 to 179 Days Delinquent  | 3,426,390                |                           | 10.3        |                          | 4.0           | 3,371,177                 |  | 3,728,238            |  |
| 180 to 359 Days Delinquent   | 215,119                  | 203,859                   | -5.2        |                          | 29.3          | 217,898                   |  | 385,744              | _  |
| > = 360 Days Delinquent  | 8,753                    | 8,209                     | -6.2        |                          | 146.6         | 15,643                    |  | 2,981                |  |
| Total Del Credit Card Lns (> = 60 Days)  | 3,650,262                | 3,990,562                 | 9.3         | 4,211,665                | 5.5           | 3,604,718                 | -14.4  | 4,116,963            | 14.2   |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans  | 0.94                     | 0.98                      | 3.5         | 0.99                     | 1.4           | 0.83                      | -16.3  | 0.92                 | 10.9   |
| Payday Alternative Loans (PAL Loans) FCU Only  |                          |                           |             |                          |               |                           |  |                      |  |
| 30 to 59 Days Delinquent   | 0                        |                           |             | 0                        | N/A           | 0                         |  | 0                    |  |
| 60 to 179 Days Delinquent  | 0                        |                           |             | 0                        | N/A           | 0                         |  | 0                    |  |
| 180 to 359 Days Delinquent   | 0                        |                           |             |                          | N/A           | 0                         |  | 0                    |  |
| > = 360 Days Delinquent  | 0                        |                           |             | 0                        | N/A           | 0                         |  | 0                    |  |
| Total Del PAL Lns (> = 60 Days)  %PAL Loans DQ >= 60 Days / Total PAL Loans                      | 0                        |                           | N/A<br>N/A  | 0                        | N/A<br>N/A    | 0                         |  | 0                    |  |
| Non-Federally Guaranteed Student Loans   | 0.00                     | 0.00                      | IN/A        | 0.00                     | N/A           | 0.00                      | N/A  | 0.00                 | N/A  |
| 30 to 59 Days Delinquent   | 344,262                  | 561,062                   | 63.0        | 555,520                  | -1.0          | 1.294.133                 | 133.0  | 526,705              | -59.3  |
| 60 to 179 Days Delinquent  | 1,171,021                | 1,872,586                 | 59.9        | ·                        | -28.8         | 882,040                   |  | 611,166              |  |
| 180 to 359 Days Delinquent   | 4,349                    |                           | 261.9       |                          | 123.2         | 29,646                    |  | 16,086               |  |
| > = 360 Days Delinquent  | 16,572                   | 23,796                    | 43.6        |                          | 171.9         | 37,552                    |  | 30,643               |  |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)                                   | 1,191,942                | 1,912,119                 | 60.4        | 1,433,959                | -25.0         | 949,238                   | -33.8  | 657,895              | -30.7  |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total                            |                          |                           |             |                          |               |                           |  |                      |  |
| Non-Federally Guaranteed Student Loans   | 4.21                     | 5.58                      | 32.8        | 3.21                     | -42.6         | 1.98                      | -38.4  | 1.28                 | -35.0  |
| New Vehicle Loans 30 to 59 Days Delinquent   | N/A                      | 21,486,891                |             | 23,518,344               | 9.5           | 16,932,181                | -28.0  | 14,414,851           | -14.9  |
| 60 to 179 Days Delinquent  | N/A                      | 4,700,328                 |             | 6,365,435                | 35.4          | 5,122,826                 |  | 4,697,164            | _  |
| 180 to 359 Days Delinquent   | N/A                      | 912,459                   |             | 1,333,089                | 46.1          | 777,991                   |  | 756,553              |  |
| > = 360 Days Delinquent  | N/A                      | 330,717                   |             | 260,137                  | -21.3         | 209,410                   |  | 269,700              |  |
| Total Del New Vehicle Lns (> = 60 Days)  | N/A                      | 5,943,504                 |             | 7,958,661                | 33.9          | 6,110,227                 |  | 5,723,417            |  |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | N/A                      | 0.73                      |             | 0.86                     | 19.0          | 0.63                      | -27.4  | 0.54                 | -14.3  |
| Used Vehicle Loans   |                          |                           |             |                          |               |                           |  |                      |  |
| 30 to 59 Days Delinquent   | N/A                      | 47,090,528                |             | 52,900,991               | 12.3          | 43,190,103                | -18.4  | 43,757,951           | 1.3  |
| 60 to 179 Days Delinquent  | N/A                      | 13,380,505                |             | 17,734,645               | 32.5          | 20,717,604                |  | 20,875,319           |  |
| 180 to 359 Days Delinquent   | N/A                      | 2,381,568                 |             | 2,831,631                | 18.9          | 3,694,958                 |  | 4,505,950            |  |
| > = 360 Days Delinquent  | N/A                      | 655,022                   |             | 563,141                  | -14.0         | 520,885                   | _  | 734,713              |  |
| Total Del Used Vehicle Lns (> = 60 Days)   | N/A                      | 16,417,095                |             | 21,129,417               | 28.7          | 24,933,447                | _  | 26,115,982           |  |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans   | N/A                      | 0.85                      |             | 0.98                     | 14.6          | 1.07                      | 9.4  | 1.00                 | -6.0   |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used                                   |                          |                           |             |                          |               |                           |  |                      |  |
| Vehicle Loans  | N/A                      | 0.81                      |             | 0.94                     | 15.8          | 0.94                      | -0.5   | 0.87                 | -7.5   |
| Leases Receivable  |                          |                           |             |                          |               |                           | <del>                                     </del> |                      | <del>                                     </del> |
| 30 to 59 Days Delinquent   | 0                        | 0                         | N/A         | 0                        | N/A           | 0                         | N/A  | 0                    | N/A  |
| 60 to 179 Days Delinquent  | 0                        |                           |             |                          | N/A           | 0                         | _  | 0                    |  |
| 180 to 359 Days Delinquent   | 0                        | 0                         | N/A         | 0                        | N/A           | 0                         |  | 0                    |  |
| > = 360 Days Delinquent  | 0                        | 0                         | N/A         | 0                        | N/A           | 0                         | N/A  | 0                    | N/A  |
| Total Del Leases Receivable (> = 60 Days)  | 0                        |                           |             |                          | N/A           | 0                         |  | 0                    |  |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable                               | 0.00                     | 0.00                      | N/A         | 0.00                     | N/A           | 0.00                      | N/A  | 0.00                 | N/A  |
| All Other Loans 2  | ļ                        |                           |             |                          |               |                           |  |                      |  |
| 30 to 59 Days Delinquent   | N/A                      | 9,666,542                 |             | 9,516,676                | -1.6          | 8,077,825                 |  | 8,492,578            |  |
| 60 to 179 Days Delinquent  | N/A                      | 7,359,015                 | 1           | 5,859,589                | -20.4         | 4,671,298                 |  | 4,957,519            |  |
| 180 to 359 Days Delinquent   | N/A                      |                           |             | 2,116,637                | 76.1          | 1,577,354                 |  | 1,240,466            |  |
| > = 360 Days Delinquent  Total Del All Other Loans (> = 60 Days)                                 | N/A<br>N/A               | 1,025,809<br>9,586,482    |             | 881,354<br>8,857,580     | -14.1<br>-7.6 | 571,951<br>6,820,603      |  | 777,474<br>6,975,459 |  |
| %All Other Loans >= 60 Days / Total All Other Loans  | N/A<br>N/A               |                           |             | 8,857,580<br>1.43        | -14.9         | 1.03                      |  | 0.98                 |  |
| # Means the number is too large to display in the cell   | IN/A                     | 1.00                      | 1           | 1.43                     | -14.9         | 1.03                      | -20.0  | 0.96                 | -0.3   |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque             | ency reporting requirema | ents for troubled debt re | structured  | (TDR) loans. This policy | change m      | av result in a decline in |  |                      | <del>                                     </del> |
| delinquent loans reported as of June 2012.   |                          |                           |             |                          |               | .,                        | <u> </u>   |                      |  |
| <sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delir | quent New/Used Auto I    | Loans are no longer incl  | uded in "Al | l Other Loans" delinquer | ncv.          |                           | 7  | Delinquent Loan Info | rmation 1  |

|  |              |                                       |          |                    |            |                       |          |                   | , -   |
|--|--------------|---------------------------------------|----------|--------------------|------------|-----------------------|----------|-------------------|-------|
| Return to cover  |              | Delinquent Loan Info<br>For Charter : |          | 2                  |            |                       |          |                   |       |
| 05/15/2017   |              | Count of CU :                         |          |                    |            |                       |          |                   |       |
| CU Name: N/A   |              | Asset Range :                         |          |                    |            |                       |          |                   |       |
| Peer Group: N/A  |              | Criteria :                            | Region:  | Nation * Peer Grou | p: All * S | state = 'MO' * Type I | ncluded: | Federally Insured | State |
|  | Count of     | CU in Peer Group :                    |          |                    |            | ,,,                   |          |                   |       |
|  |              |                                       |          |                    |            |                       |          |                   |       |
|  | Dec-2012     | Dec-2013                              | % Chg    | Dec-2014           | % Chg      | Dec-2015              | % Chg    | Dec-2016          | % Chg |
| DELINQUENT LOANS BY CATEGORY 1   |              |                                       |          |                    |            |                       |          |                   |       |
| ALL REAL ESTATE LOANS  |              |                                       |          |                    |            |                       |          |                   |       |
| 30 to 59 Days Delinquent   | 44,061,565   | 54,378,430                            | 23.4     | 46,690,610         | -14.1      | 41,939,353            | -10.2    | 39,982,180        | -4.7  |
| 60 to 179 Days Delinquent  | 18,233,107   | 20,450,823                            | 12.2     | 19,270,180         | -5.8       | 15,024,314            | -22.0    | 14,150,058        |       |
| 180 to 359 Days Delinquent   | 5,556,691    | 9,045,408                             | 62.8     | 7,133,810          | -21.1      | 4,760,697             | -33.3    | 2,939,884         |       |
| > = 360 Days Delinquent  | 3,605,367    | 3,707,392                             | 2.8      | 2,954,625          | -20.3      | 2,812,003             |          | 3,522,207         |       |
| Total Del Real Estate Loans (> = 60 Days)  | 27,395,165   | 33,203,623                            | 21.2     | 29,358,615         | -11.6      | 22,597,014            |          | 20,612,149        |       |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  | 2.51         | 2.90                                  | 15.6     | 2.39               | -17.5      | 1.97                  | -17.7    | 1.78              |       |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  | 0.96         | 1.10                                  | 14.3     | 0.92               | -16.0      | 0.69                  |          | 0.61              |       |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years   | 0.30         | 1.10                                  | 14.5     | 0.32               | -10.0      | 0.03                  | -20.4    | 0.01              | -12.1 |
| 30 to 59 Days Delinquent   | 26,433,680   | 32,804,304                            | 24.1     | 26,931,823         | -17.9      | 24.920.985            | -7.5     | 24,323,088        | -2.4  |
| 60 to 179 Days Delinquent  | 9,739,538    | 13,385,500                            | 37.4     | 10,798,756         | -19.3      | 7,899,377             | -26.8    | 7,739,332         |       |
| 180 to 359 Days Delinquent   |              |                                       |          |                    |            |                       | -41.0    | 1,359,605         |       |
|  | 3,916,309    | 4,321,401                             | 10.3     | 4,298,168          | -0.5       | 2,537,309             |          |                   |       |
| > = 360 Days Delinquent  | 2,704,605    | 3,071,624                             | 13.6     | 2,617,430          | -14.8      | 2,485,720             | -5.0     | 2,790,054         | 12.2  |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)  | 16,360,452   | 00 770 505                            | 07.0     | 47.744.054         | 447        | 40,000,400            | 07.4     | 44 000 004        |       |
| O(Ast Masters of Florida and Habrid (Dellacon ( . 5 cm) Dellacon ( . 6 cm) (Tabel  | 16,360,452   | 20,778,525                            | 27.0     | 17,714,354         | -14.7      | 12,922,406            | -27.1    | 11,888,991        | -8.0  |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total<br>1st Mtg Fixed and Hybrid/Balloons > 5 yrs                        | 4.4.4        | 1.33                                  | 15.8     | 1.09               | -17.7      | 0.76                  | -30.6    | 0.67              | .11.4 |
|  | 1.14         | 1.33                                  | 15.8     | 1.09               | -17.7      | 0.76                  | -30.6    | 0.67              | -11.4 |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years   |              | 40.100                                |          | 40 =0.10-          |            | 41.010.51             |          | 0.000             |       |
| 30 to 59 Days Delinquent   | 8,202,741    | 13,188,432                            | 60.8     | 13,504,267         | 2.4        | 11,213,719            | -17.0    | 9,695,718         |       |
| 60 to 179 Days Delinquent  | 4,914,759    |                                       | -28.4    | 5,201,856          | 47.8       | 4,505,391             | -13.4    | 4,398,770         |       |
| 180 to 359 Days Delinquent   | 590,830      | 1,902,863                             | 222.1    | 2,205,599          | 15.9       | 1,768,519             |          | 1,004,690         |       |
| > = 360 Days Delinquent  | 123,654      | 179,871                               | 45.5     | 59,995             | -66.6      |                       |          | 506,240           |       |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)   | 5,629,243    | 5,603,152                             | -0.5     | 7,467,450          | 33.3       | 6,273,910             | -16.0    | 5,909,700         | -5.8  |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent   |              |                                       | l        |                    |            |                       |          |                   |       |
| >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5   |              |                                       |          |                    |            |                       |          |                   |       |
| yrs  | 0.93         | 0.90                                  | -3.6     | 1.10               | 22.4       | 0.94                  | -14.4    | 0.87              | -7.6  |
| Other Real Estate Fixed Rate/Hybrid/Balloon  |              |                                       |          |                    |            |                       |          |                   |       |
| 30 to 59 Days Delinquent   | 4,771,142    | 4,219,801                             | -11.6    | 2,667,499          | -36.8      | 2,740,465             | 2.7      | 3,173,860         | 15.8  |
| 60 to 179 Days Delinquent  | 1,426,156    | 2,012,259                             | 41.1     | 1,843,109          | -8.4       | 1,067,991             | -42.1    | 477,045           | -55.3 |
| 180 to 359 Days Delinquent   | 607,459      | 2,551,611                             | 320.0    | 227,860            | -91.1      | 132,231               | -42.0    | 164,137           | 24.1  |
| > = 360 Days Delinquent  | 637,225      | 321,420                               | -49.6    | 123,716            | -61.5      | 42,144                | -65.9    | 62,221            | 47.6  |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)  | 2,670,840    | 4,885,290                             | 82.9     | 2,194,685          | -55.1      | 1,242,366             |          | 703,403           | -43.4 |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total  |              |                                       |          |                    |            |                       |          | ·                 |       |
| Other RE Fixed/Hybrid/Balloon Loans  | 0.99         | 1.89                                  | 90.5     | 0.85               | -54.8      | 0.52                  | -38.9    | 0.32              | -37.9 |
| Other Real Estate Adjustable Rate  |              |                                       |          |                    |            |                       |          |                   |       |
| 30 to 59 Days Delinquent   | 4,654,002    | 4,165,893                             | -10.5    | 3,587,021          | -13.9      | 3,064,184             | -14.6    | 2,789,514         | -9.0  |
| 60 to 179 Days Delinquent  | 2,152,654    | 1,532,646                             | -28.8    | 1,426,459          | -6.9       | 1,551,555             | 8.8      | 1,534,911         | -1.1  |
| 180 to 359 Days Delinquent   | 442,093      | 269,533                               | -39.0    | 402,183            | 49.2       | 322,638               | -19.8    | 411,452           | 27.5  |
| > = 360 Days Delinquent  | 139,883      | 134,477                               | -3.9     | 153,484            | 14.1       | 284,139               | 85.1     | 163,692           |       |
| Total Del Other RE Adj Rate Lns (> = 60 Days)  | 2,734,630    | 1,936,656                             | -29.2    | 1,982,126          | 2.3        | 2,158,332             | 8.9      | 2,110,055         | -2.2  |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other  | _,, _ ,, _ , | 1,000,000                             |          | 1,000,100          |            | _,,                   |          | _,,               |       |
| RE Adjustable Rate Loans   | 0.50         | 0.34                                  | -32.3    | 0.32               | -6.0       | 0.32                  | 1.0      | 0.28              | -11.0 |
| BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED  |              |                                       |          |                    |            |                       |          |                   |       |
| Member Business Loans Secured By RE  |              |                                       |          |                    |            |                       |          |                   |       |
| 30 to 59 Days Delinquent   | N/A          | 7,144,564                             |          | 3,276,650          | -54.1      | 1,615,162             | -50.7    | 3,873,510         | 139.8 |
| 60 to 179 Days Delinquent  | N/A          | 2,313,659                             |          | 974,629            | -57.9      | 637,751               | -34.6    | 667,289           | 4.6   |
| 180 to 359 Days Delinquent   | N/A          | 2,246,651                             |          | 2,180,203          | -3.0       | 840,038               | -61.5    | 0                 |       |
| > = 360 Days Delinquent  | N/A          |                                       |          | 112,775            | -88.7      | 0                     |          | 462,890           |       |
| Total Del Member Business Loans Secured by RE (> = 60 Days)  | N/A          | 5,554,836                             |          | 3,267,607          | -41.2      | 1,477,789             | -54.8    | 1,130,179         |       |
| %Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member  |              | 0,00 1,000                            |          | 0,20.,007          | 2          | .,,703                | 00       | 1,100,170         | 20.0  |
| Business Loans Secured by RE   | N/A          | 2.21                                  | l        | 1.17               | -47.3      | 0.50                  | -57.1    | 0.34              | -31.5 |
| Member Business Loans NOT Secured By RE  |              |                                       |          |                    |            |                       |          |                   |       |
| 30 to 59 Days Delinquent   | N/A          | 650,620                               |          | 856,076            | 31.6       | 210,441               | -75.4    | 339,619           | 61.4  |
| 60 to 179 Days Delinquent  | N/A          | 974,742                               |          | 573,344            | -41.2      | 54,272                | -90.5    | 106,554           |       |
| 180 to 359 Days Delinquent   | N/A          | 600,639                               |          | 145,641            | -75.8      | 144,788               |          | 63,957            | -55.8 |
| > = 360 Days Delinquent  | N/A          | 604,280                               |          | 536,366            | -11.2      | 464,561               | -13.4    | 394,105           |       |
| Total Del Member Business Loans NOT Secured By RE(> = 60 Days)   | N/A          |                                       |          | 1,255,351          | -42.4      | 663,621               | -47.1    | 564,616           |       |
| %Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total   | IN/A         | 2,175,001                             | <b> </b> | 1,200,001          | -+2.4      | 003,021               | -47.1    | 304,010           | 114.8 |
| Member Business Loans NOT Secured By RE  | N/A          | 9.70                                  | l        | 5.78               | -40.4      | 3.29                  | -43.2    | 3.02              | -7.9  |
| NonMember Business Loans Secured By RE   | N/A          | 9.70                                  | -        | 5.78               | -40.4      | 3.29                  | -43.2    | 3.02              | -7.8  |
| 30 to 59 Days Delinquent   | N/A          | 0                                     | -        | 657,750            | N/A        | 0                     | -100.0   | 0                 | N/A   |
| 60 to 179 Days Delinquent  |              | -                                     | -        |                    |            | -                     |          |                   |       |
|  | N/A          |                                       | <b>-</b> | 20,004             | N/A        | 0                     |          | 0                 |       |
| 180 to 359 Days Delinquent   | N/A          | 0                                     |          | 1,107,238          | N/A        |                       | -100.0   | 0                 |       |
| > = 360 Days Delinquent  | N/A          | 0                                     |          | 0                  | N/A        |                       |          | 0                 |       |
| Total NonMember Business Loans Secured by RE Delinquent >= 60 Days   | N/A          | 0                                     | -        | 1,127,242          | N/A        | 0                     | -100.0   | 0                 | N/A   |
| %NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total  | A1/A         | 0.00                                  | 1        | 0.44               | NI/A       | 0.00                  | 100.0    |                   | N1/A  |
| NonMember Business Loans Secured by RE   | N/A          | 0.00                                  |          | 6.44               | N/A        | 0.00                  | -100.0   | 0.00              | N/A   |
| NonMember Business Loans NOT Secured By RE   |              | -                                     |          | -                  |            | -                     |          | -                 |       |
| 30 to 59 Days Delinquent   | N/A          |                                       | -        | 0                  | N/A        | 0                     |          | 0                 |       |
| 60 to 179 Days Delinquent  | N/A          |                                       | <b>-</b> | 0                  | N/A        | 0                     |          | 0                 |       |
| 180 to 359 Days Delinquent   | N/A          |                                       |          | 63,444             | N/A        | 0                     |          | 0                 |       |
| > = 360 Days Delinquent  | N/A          |                                       |          | 0                  | N/A        | 0                     |          | 0                 |       |
| Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days   | N/A          | 0                                     |          | 63,444             | N/A        | 0                     | -100.0   | 0                 | N/A   |
| %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total  |              |                                       |          |                    |            |                       |          |                   |       |
| NonMember Business Loans NOT Secured by RE   | N/A          | 0.00                                  |          | 0.59               | N/A        | 0.00                  | -100.0   | 0.00              | N/A   |
|  |              |                                       |          | i .                | 1          | i .                   |          | i .               | 1     |
| # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re |              |                                       |          |                    |            |                       |          |                   | 1     |

|   | n Losses, Bankrupto     | y Information, and T           |               | Debt Restructured L   | oans          |                             |                |                        |  |
|---|-------------------------|--------------------------------|---------------|-----------------------|---------------|-----------------------------|----------------|------------------------|--|
| <u>Return to cover</u><br><u>05/15/2017</u>   |                         | For Charter :                  |               |                       |               |                             |                |                        |  |
| CU Name: N/A  |                         | Count of CU :<br>Asset Range : |               |                       |               |                             |                |                        | <del>                                     </del> |
| Peer Group: N/A   |                         |                                |               | : Nation * Peer Group | : All * St    | l<br>ate = 'MO' * Type Incl | uded: Fo       | derally Insured State  | e Credit   |
|   | Count o                 | of CU in Peer Group :          |               |                       |               |                             |                | ,                      |  |
|   |                         |                                | a. a.         |                       | a. a.         | 5 60/5                      | a. a.          | 5 0040                 | 2/ 2/  |
|   | Dec-2012                | Dec-2013                       | % Chg         | Dec-2014              | % Cng         | Dec-2015                    | % Chg          | Dec-2016               | % Chg  |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  |                         |                                |               |                       |               |                             |                |                        |  |
| * Total Loans Charged Off   | 59,455,097              | 70,743,833                     | 19.0          | 52,335,386            | -26.0         | 57,153,894                  | 9.2            | 62,027,605             | 8.5  |
| * Total Loans Recovered   | 10,820,102              | 11,628,158                     | 7.5           | 12,435,722            | 6.9           | 10,724,809                  | -13.8          | 10,361,521             | -3.4   |
| * NET CHARGE OFFS (\$\$)  | 48,634,995              | 59,115,675                     | 21.5          |                       |               | 46,429,085                  | 16.4           | 51,666,084             | 11.3   |
| **%Net Charge-Offs / Average Loans  | 0.78                    |                                | 15.5          |                       | 1             |                             | 9.0            | 0.64                   |  |
| Total Del Loans & *Net Charge-Offs 1  | 120,559,084             | 130,169,060                    | 8.0           |                       | -13.3         |                             | -1.2           | 115,867,949            |  |
| Combined Delinquency and Net Charge Off Ratio  LOAN LOSS SUMMARY BY LOAN TYPE                   | 1.92                    | 1.95                           | 1.5           | 1.56                  | -20.2         | 1.46                        | -6.5           | 1.42                   | -2.5   |
| * Unsecured Credit Card Lns Charged Off   | 11,196,740              | 10,960,184                     | -2.1          | 10,927,976            | -0.3          | 10,500,067                  | -3.9           | 11,409,647             | 8.7  |
| * Unsecured Credit Card Lns Recovered   | 2,003,830               |                                | 0.7           |                       | 8.4           |                             | -12.5          | 2,091,809              |  |
| * NET UNSECURED CREDIT CARD C/Os  | 9,192,910               | ,                              | -2.7          |                       |               |                             | -1.8           | 9,317,838              |  |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans  | 2.41                    | 2.25                           | -6.8          |                       | -             |                             | -4.8           | 2.11                   |  |
| * Non-Federally Guaranteed Student Loans Charged Off  | 1,640,910               | 1,131,064                      | -31.1         |                       | -99.3         |                             | 50.8           | 12,473                 |  |
| * Non-Federally Guaranteed Student Loans Recovered  | 10,478                  |                                | 25.6          |                       | -85.8         |                             | -64.9          | 1,500                  |  |
| * Net Non-Federally Guaranteed Student Loans C/Os   | 1,630,432               | 1,117,906                      | -31.4         |                       | -99.5         |                             | 89.0           | 10,973                 |  |
| ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-                          |                         |                                |               |                       |               |                             |                |                        |  |
| Federally Guaranteed Student Loans  | 6.06                    |                                | -41.1         |                       | -99.6         | 0.02                        | 60.9           | 0.02                   |  |
| * Total 1st Mortgage RE Loan/LOCs Charged Off   | 6,429,868               | 15,297,421                     | 137.9         |                       | -75.9         | 1,764,788                   | -52.1          | 1,572,935              |  |
| * Total 1st Mortgage RE Loans/LOCs Recovered  | 667,922                 | 1,130,376                      | 69.2          |                       |               |                             | -59.6          | 563,107                |  |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os   | 5,761,946               | 14,167,045                     | 145.9         | 2,961,999             | -79.1         | 1,472,003                   | -50.3          | 1,009,828              | -31.4  |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs   | 0.28                    | 0.67                           | 136.1         | 0.13                  | -80.3         | 0.06                        | -52.2          | 0.04                   | -33.5  |
| / Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off                        | 6,547,761               | 0.67<br>4,843,848              | -26.0         |                       | -19.6         | 0.06<br>1,809,433           | -52.2          | 0.04<br>1,412,473      |  |
| * Total Other RE Loans/LOCs Recovered   | 661,532                 | 677,853                        | 2.5           |                       |               |                             | -53.5<br>-62.9 | 415,150                |  |
| * NET OTHER RE LOANS/LOCs C/Os  | 5,886,229               |                                | -29.2         |                       |               |                             | -48.5          | 997,323                |  |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs                               | 0.70                    |                                | -28.4         |                       | -41.7         | 0.14                        | -50.8          | 0.11                   |  |
| * Total Real Estate Loans Charged Off   | 12,977,629              | 20,141,269                     | 55.2          |                       | -62.4         |                             | -52.9          | 2,985,408              |  |
| * Total Real Estate Lns Recovered   | 1,329,454               | 1,808,229                      | 36.0          |                       |               |                             | -61.7          | 978,257                |  |
| * NET Total Real Estate Loan C/Os   | 11,648,175              |                                | 57.4          |                       | -70.1         |                             | -49.5          | 2,007,151              |  |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans  | 0.41                    | 0.62                           | 53.4          | 0.18                  | -71.7         | 0.09                        | -51.5          | 0.06                   | -30.0  |
| * Total TDR 1st & Other Real Estate Lns Charged Off   | 2,124,035               | 1,510,248                      | -28.9         | 871,284               | -42.3         | 348,593                     | -60.0          | 236,040                | -32.3  |
| * Total TDR 1st & Other Real Estate Lns Recovered   | 1,122                   | 523,894                        |               |                       | -84.1         | 84,492                      | 1.3            | 41,025                 |  |
| *NET TDR Real Estate C/Os   | 2,122,913               | 986,354                        | -53.5         |                       | -20.1         | 264,101                     | -66.5          | 195,015                |  |
| ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans                                | N/A                     | 1.76                           |               | 1.47                  |               | 0.51                        | -65.0          | 0.42                   |  |
| * Total Leases Receivable Charged Off   | 0                       |                                | N/A           |                       |               | 0                           | N/A            | 0                      |  |
| * Total Leases Receivable Recovered   | 0                       |                                | N/A           |                       |               | 0                           | N/A            | 0                      |  |
| * NET LEASES RECEIVABLE C/Os  | 0                       | -                              | N/A           |                       |               | 0                           | N/A            | 0                      |  |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY                | 0.00                    | 0.00                           | N/A           | 0.00                  | N/A           | 0.00                        | N/A            | 0.00                   | N/A  |
| Number of Members Who Filed Chapter 7 YTD   | 2,996                   | 2,802                          | -6.5          | 2,348                 | -16.2         | 2,012                       | -14.3          | 1,994                  | -0.9   |
| Number of Members Who Filed Chapter 1 TD  | 1,968                   | 1,923                          | -2.3          |                       | -13.2         |                             | -10.4          | 2,229                  |  |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD  | 1,300                   | 1,525                          | 0.0           |                       |               |                             | -50.0          | 1                      | -50.0  |
| Total Number of Members Who Filed Bankruptcy YTD  | 4,965                   | 4,726                          | -4.8          |                       | -14.9         |                             | -12.7          | 4,224                  |  |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)                                  | 49,902,180              | 44,578,978                     | -10.7         | 40,706,206            | -8.7          | 37,901,600                  | -6.9           | 40,907,653             | 7.9  |
| * All Loans Charged Off due to Bankruptcy YTD   | 14,408,030              | 11,053,975                     | -23.3         | 10,167,037            | -8.0          | 10,747,954                  | 5.7            | 10,875,279             | 1.2  |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)                                  | 24.23                   | 15.63                          | -35.5         | 19.43                 | 24.3          | 18.81                       | -3.2           | 17.53                  | -6.8   |
| REAL ESTATE FORECLOSURE SUMMARY   |                         |                                |               |                       |               |                             |                |                        |  |
| Real Estate Loans Foreclosed YTD  | 15,466,605              | 24,640,243                     | 59.3          |                       | -52.4         |                             | -42.0          | 6,088,929              |  |
| Number of Real Estate Loans Foreclosed YTD  | 130                     | 184                            | 41.5          | 96                    | -47.8         | 77                          | -19.8          | 52                     | -32.5  |
| TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  |                         |                                |               |                       |               |                             |                |                        |  |
| TDR First Mortgage RE Loans   | 51,906,295              | 48,954,390                     | -5.7          |                       | 0.6           |                             | -14.6          | 39,597,288             |  |
| TDR Other RE Loans  | 7,705,228               |                                | -50.4         |                       |               |                             | 16.3           | 4,959,349              |  |
| Total TDR First and Other RE Loans  | 59,611,523              |                                | -11.5         |                       |               |                             | -11.6          |                        |  |
| TDR RE Loans Also Reported as Business Loans  | 2,267,891               |                                | 63.8          |                       |               |                             | -17.8          |                        |  |
| TDR Consumer Loans (Not Secured by RE)  TDR Business Loans (Not Secured by RE)                  | 17,035,970<br>3,914,169 |                                | -50.6<br>25.8 |                       | 47.7<br>-16.6 |                             | -10.6<br>-79.5 | 12,629,680<br>589,826  |  |
| Total TDR First RE, Other RE, Consumer, and Business Loans                                      | 80,561,662              |                                | -17.9         |                       |               |                             | -79.5<br>-15.4 | 57,776,143             |  |
| Total TDR Loans to Total Loans  | 1.28                    |                                |               |                       |               |                             | -15.4          | 0.70                   |  |
| Total TDR Loans to Net Worth  | 7.25                    |                                |               |                       |               |                             | -19.3          | 4.22                   |  |
| TDR portion of Allowance for Loan and Lease Losses  | 9,564,832               |                                | -43.9         |                       |               |                             | -43.0          | 2,333,688              |  |
| # Means the number is too large to display in the cell  | 3,001,002               | 5,551,270                      | .0.0          | 0,101,401             | 0.0           | 2,000,701                   | .0.0           | 2,000,000              | 20.0   |
| *Amounts are year-to-date while the related %change ratios are annualized.                      |                         |                                |               |                       |               |                             |                |                        | <del>                                     </del> |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no ann          | ualizing)               |                                |               |                       |               |                             |                |                        | <del>                                     </del> |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the deling |                         | ments for troubled debt r      | estructure    | ed (TDR) loans.       |               |                             |                | 1                      | 1  |
|   |                         |                                |               |                       |               | 1                           |                | Bankruptcy Information |  |

| Indirect Loans - Point of Sale Arrangement   66  | Count Dec-2012 (,872,757) 5,566,653 (,439,410 17.03 8,164,225 2,919,538 2,098,038 339,108 5,356,681 1,43 (,853,426 2,075,704 2,7777,722 (,926 1,616,060 3,855,114 2,7711,338 2,624,455 2,704,228 2,704,288 2,7   | of CU in Peer Group:    Dec-2013   | 107<br>N/A<br>% Chg<br>13.9<br>15.3<br>14.4<br>6.4<br>21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A   | Dec-2014  944,367,928 493,093,098 1,437,461,236 19.53 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1,40  15,168,143 1,942,942 13,225,201 0.99  17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788 201,906,440 2,74   | % Chg 24.1 5.2 16.9 7.8 13.0 27.1 27.3 -34.1 25.2 7.1 8.8 -13.6 13.1 -2.3 102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6 4.7  | Dec-2015  1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048 3.00 | % Chg 7.2 6.1 6.9 1.6 -26.8 -4.8 -4.1 1.1 1.1 4.6 -10.7 40.9 3.9 46.3 31.2 87.5 1.9 -5.6 5.4 4.1 115.6 11.7 14.9 9.2  | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92         | % Chg  11.1 20.5 14.3 6.7 -5.4 1.8 12.2 24.0 3.7 -9.3 20.5 0.4 -9.3 41.7 -0.5 37.4 -4.2 24.0 185.7 -12.0 4.3 -2.6  |
|--|--|--|---|--|---|--|---|--|--|
| CU Name: N/A Peer Group: N/A  Peer Group: N/A  INDIRECT LOANS OUTSTANDING  Indirect Loans - Point of Sale Arrangement 66 Indirect Loans - Outsourced Lending Relationship 40 Total Outstanding Indirect Loans 1,07 Windirect Loans Outstanding / Total Loans  DELINQUENCY - INDIRECT LENDING 1 30 to 59 Days Delinquent 4 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent 190 to 359 Days Delinquent 190 to 170 Days Delinquent 190 Days / Indirect Loans Delinquent 290 Days / Total Indirect Loans  LOAN LOSSES - INDIRECT LENDING 10 Indirect Loans LOAN LOSSES - INDIRECT LENDING 10 Indirect Loans Recovered 10 Indirect Loans Recovered 10 Indirect Loans Recovered 10 Indirect Loans Participation LOANS OUTSTANDING (Ball of Purchased 4-CU Portion of Part. Lns Interests Retained): Consumer 10 Non-Federally Guaranteed Student Loans 10 Real Estate 10 Indirect Loans (excluding C&D) 10 Indirect Loans Consumer 10 Indirect Loans (excluding C&D) 10 Indirect Loans Outstanding / Total Loans 10 Indirect Loans Indiversing Indirect Loans Indiversing Indirect Lo | 0.000000000000000000000000000000000000   | Asset Range :     Criteria :     of CU in Peer Group :     Peer-2013     761,018,899     468,646,174     1,229,665,073     18,13     52,593,078     13,340,277     2,257,033     533,368     16,13,679     13,344,913     2,249,627     11,695,286     1,02     8,544,280     14,425,286     14,425,286     14,425,286     11,549,602     1,02     17,801,053     177,801,053     76,397,575   | N/A Region: N/A  % Chg  13.9 15.3 14.4 6.4 21.8 3.3 7.6 57.3 10.0 -8.2 -8.2 -17.6 10.0 -10  | Dec-2014  944,367,928 493,093,308 1,437,461,236 19.53 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788  | % Chg  24.1 5.2 16.9 7.8 13.0 27.1 27.3 -34.1 25.2 7.1  8.8 -13.6 13.1 -2.3  102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6   | 1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                | % Chg 7.2 6.1 6.9 1.6 -26.8 -4.8 -4.1 1.1 1.1 4.6 -10.7 40.9 3.9 46.3 31.2 87.5 1.9 -5.6 5.4 4.1 115.6 11.7 14.9 9.2  | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92         | % Chg 11.1 20.5 14.3 6.7 -5.4 1.8 12.2 24.0 3.7 -9.3 20.5 0.4 -9.3 41.7 -0.5 37.4 -4.2 24.0 185.7 -12.0 4.3  |
| INDIRECT LOANS OUTSTANDING   | 0.000000000000000000000000000000000000   | Criteria : of CU in Peer Group : Pec-2013 Pec-2014 Per-2015 Pec-2016 Pec-2016 Pec-2017 Pec-2018 Pec-20 | Region: N/A  % Chg  13.9 15.3 14.4 6.4 21.8 3.3 7.6 57.3 5.0 -8.2 17.6 8.4 19.6 10.0  53.7 -1.3 11.4 -65.1 -16.0 N/A 12.9 3.0 -4.3  | Dec-2014  944,367,928 493,093,308 1,437,461,236 19.53 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788  | % Chg  24.1 5.2 16.9 7.8 13.0 27.1 27.3 34.1 25.2 7.1  8.8 -13.6 13.1 -2.3  102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6  | 1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                | % Chg 7.2 6.1 6.9 1.6 -26.8 -4.8 -4.1 1.1 1.1 4.6 -10.7 40.9 3.9 46.3 31.2 87.5 1.9 -5.6 5.4 4.1 115.6 11.7 14.9 9.2  | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92         | % Chg 11.1 20.5 14.3 6.7 1.8 12.2 24.0 3.7 -9.3 20.5 20.5 1.8 41.7 -0.5 3.7 -1.2 24.0 185.7 -1.2.0   |
| INDIRECT LOANS OUTSTANDING Indirect Loans - Point of Sale Arrangement 66 Indirect Loans - Outsourced Lending Relationship 40 Total Outstanding Indirect Loans 1,07 %Indirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 30 to 59 Days Delinquent 4 180 to 359 Days Delinquent 5 60 to 179 Days Delinquent 5 180 to 359 Days Delinquent 7 180 to 359 Days Delinquent 8 180 to 359 Days Delinquent 8 180 to 359 Days Delinquent 9 180 to 359 Days Delinquent 180 to 359 Days Delinqu | 0.000000000000000000000000000000000000   | of CU in Peer Group:    Dec-2013   | N/A  % Chg  13.9 15.3 14.4 6.4  21.8 3.3 7.6 57.3 5.0 -8.2  17.6 8.4 19.6 10.0  53.7 -1.3 11.4 -65.1 -16.0 N/A 12.9 3.0 -4.3  | Dec-2014  944,367,928 493,093,308 1,437,461,236 19.53 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788  | % Chg  24.1 5.2 16.9 7.8 13.0 27.1 27.3 34.1 25.2 7.1  8.8 -13.6 13.1 -2.3  102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6  | 1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                | % Chg 7.2 6.1 6.9 1.6 -26.8 -4.8 -4.1 1.1 1.1 4.6 -10.7 40.9 3.9 46.3 31.2 87.5 1.9 -5.6 5.4 4.1 115.6 11.7 14.9 9.2  | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92         | **Chg** 11 20.0.1 14 20.0.1 14 20.0.1 18 21 24 24 24 24 24 24 24 25 26 26 27 27 28 28 29 29 20 2   |
| Indirect Loans - Point of Sale Arrangement   66  | 0.000000000000000000000000000000000000   | Dec-2013  761,018,899 468,646,174 1,229,665,073 18,13 52,593,078 13,340,277 2,257,033 533,368 16,130,679 11,695,286 11,695,286 14,425,286 14,425,286 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | % Chg 13.9 15.3 14.4 6.4 21.8 3.3 7.6 57.3 5.0 -8.2 17.6 8.4 19.6 10.0 53.7 -1.3 11.4 -65.1 -16.0 N/A 12.9 3.0 3.0  | 944,367,928<br>493,093,308<br>1,437,461,236<br>19.53<br>59,429,550<br>16,962,054<br>2,874,209<br>351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440 | 24.1<br>5.2<br>16.9<br>7.8<br>13.0<br>27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6 | 1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                | 7.2<br>6.1<br>6.9<br>1.6<br>-26.8<br>-4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2 | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,392 23,070,816 22,583,618 3,733,828 106,536,650 241,883,347 2,92         | 11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1   |
| Indirect Loans - Point of Sale Arrangement   66  | 7,872,757<br>6,566,653<br>6,439,410<br>17.03<br>8,164,225<br>2,919,535<br>2,098,038<br>339,108<br>6,356,681<br>1,43<br>8,853,426<br>2,075,704<br>2,771,722<br>0,92<br>0,365,114<br>2,711,338<br>0,624,453<br>0,365,114<br>2,711,388<br>2,704,228<br>2,704,228<br>2,704,228   | 761,018,899 468,646,174 1,229,665,073 18.13 52,93,078 13,340,277 2,257,033 533,369 16,130,679 1.31 13,944,913 2,249,627 11,695,286 11,549,602 14,425,286 11,549,602 14,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575  | 13.9<br>15.3<br>114.4<br>6.4<br>21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0   | 944,367,928<br>493,093,308<br>1,437,461,236<br>19.53<br>59,429,550<br>16,962,054<br>2,874,209<br>351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440 | 24.1<br>5.2<br>16.9<br>7.8<br>13.0<br>27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6 | 1,012,810,964 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                | 7.2<br>6.1<br>6.9<br>1.6<br>-26.8<br>-4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2 | 1,125,064,400 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,392 23,070,816 22,583,618 3,733,828 106,536,650 241,883,347 2,92         | 11.1.1.1.2.2.1.1.1.1.1.1.1.1.1.1.1.1.1.  |
| Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship 40 Total Outstanding Indirect Loans 1,07 %Indirect Loans Outstanding / Total Loans  DELINQUENCY - INDIRECT LENDING 30 to 59 Days Delinquent 40 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent 190 to 359 Days Delinquent 190 to 359 Days Delinquent 191 Total Del Indirect Lns (>= 60 Days) 191 Mindirect Loans Delinquent 192 Total Del Indirect Lns (>= 60 Days) 193 Mindirect Loans Delinquent >= 60 Days / Total Indirect Loans 193 Loans Delinquent >= 60 Days / Total Indirect Loans 194 Mindirect Loans Charged Off 195 Indirect Loans Recovered 195 Indirect Loans Recovered 196 Net Thorne Company 196 Net Charge Offs - Indirect Loans / Avg Indirect Loans 197 PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): 198 Consumer 198 Non-Federally Guaranteed Student Loans 199 Real Estate 199 Member Business Loans (excluding C&D) 199 Non-Member Business Loans (excluding C&D) 190 Commercial Construction & Development 199 Loan Pools 199 Participation Loans Outstanding / Total Loans 199 Participation Loans Purchased YTD 199 Participation Loans Purchased YTD 199 Participation Loan Interests Sold AND/OR Serviced 199 (Participation Loan Interests Sold AND/OR Serviced 199 Participation Loan Sold YTD 190 Participation Loans Sold YTD 190 Parti | 3,164,225<br>2,919,535<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>1,853,426<br>2,075,704<br>0,7777,722<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,9 | 468,646,174 1,229,665,073 18.13 52,593,078 13,340,277 13,340,277 13,340,277 13,340,277 11,695,286 16,130,679 11,695,286 11,549,602 14,425,286 11,549,602 14,425,286 11,549,602 14,459,025 100,267,912 177,801,053 2,62 76,397,575  | 15.3<br>14.4<br>6.4<br>21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0<br>-4.3  | 493,093,308<br>1,437,461,236<br>19.53<br>59,429,550<br>16,962,054<br>2,874,209<br>351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440                | 5.2<br>16.9<br>7.8<br>13.0<br>27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>2<br>13.6            | 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                              | 6.1<br>6.9<br>1.6<br>-26.8<br>-4.8<br>-4.1<br>1-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2              | 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92                       | 11.1.1.20.3.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.   |
| Indirect Loans - Outsourced Lending Relationship  Total Outstanding Indirect Loans    1,07   | 3,164,225<br>2,919,535<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>1,853,426<br>2,075,704<br>0,7777,722<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,92<br>0,9 | 468,646,174 1,229,665,073 18.13 52,593,078 13,340,277 13,340,277 13,340,277 13,340,277 11,695,286 16,130,679 11,695,286 11,549,602 14,425,286 11,549,602 14,425,286 11,549,602 14,459,025 100,267,912 177,801,053 2,62 76,397,575  | 15.3<br>14.4<br>6.4<br>21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0<br>-4.3  | 493,093,308<br>1,437,461,236<br>19.53<br>59,429,550<br>16,962,054<br>2,874,209<br>351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440                | 5.2<br>16.9<br>7.8<br>13.0<br>27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>2<br>13.6            | 523,334,971 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048                              | 6.1<br>6.9<br>1.6<br>-26.8<br>-4.8<br>-4.1<br>1-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2              | 630,532,398 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92                       | 20.5.4<br>14.3.1<br>12.2.2.2<br>24.0<br>0.4.3.3<br>1.3.3<br>20.0<br>1.4.1<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2.4.3<br>2 |
| Total Outstanding Indirect Loans %Indirect Loans Outstanding / Total Loans DELINQUENCY - INDIRECT LENDING 1 30 to 59 Days Delinquent 4 60 to 179 Days Delinquent 5 2 = 360 Days Delinquent 5 30 to 59 Days Delinquent 7 30 to 50 Days Delinquent 7 30 to 50 Days Delinquent 7 30 to 50 Days Delinquent 8 30 Days Delinquent 9 30 Days Delinquent 180 Days Days Delinquent 180 to 359 Days Delinquent 180 Days Days Delinquent 180 to 359 Days Delinquent 180 Days Days Delinquent 180 to 359 Days Delinquent 180 Days Days Delinquent 180 to 359 Days Delinquent 180 Days Days Days Delinquent 180 to 359 Days Delinquent 180 to 350 Days Delinquent 180 to 359 Days Delinq | 1,439,410<br>17.03<br>3,164,225<br>2,919,538<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>853,426<br>0,7777,722<br>0,92<br>5,560,501<br>6,616,060<br>0,365,114<br>2,711,338<br>6,624,658<br>2,704,228<br>2,704,228<br>0,052,906   | 1,229,665,073 18.13 18.13 52,593,078 13,340,277 2,257,033 533,66 16,130,679 13,344,913 2,249,627 11,695,286 1,02 8,544,280 14,425,286 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575  | 14.4<br>6.4<br>21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 1,437,461,236 19.53 19.53 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788 201,906,440  | 16.9 7.8 13.0 27.1 27.3 -34.1 25.2 7.1 8.8 -13.6 13.1 -2.3 102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6   | 1,536,145,935 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048  | 6.9<br>1.6<br>-26.8<br>-4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2               | 1,755,596,798 21.17 41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14 21,863,602 2,431,942 19,431,660 1.18 46,017,164 20,427,342 19,487,929 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2,92                                   | 14.3<br>6.7<br>1.8<br>12.2<br>24.0<br>2.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-9.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0   |
| %Indirect Loans Outstanding / Total Loans  DELINQUENCY - INDIRECT LENDING 1 30 to 59 Days Delinquent 4 60 to 179 Days Delinquent 1 180 to 359 Days Delinquent 1 180 to 359 Days Delinquent 1 2 = 360 Days Delinquent 2 360 Days Delinquent 3 560 Days Delinquent 3 570 Days Delinquent 3 580 Days Delinquent 4 580 D | 17.03<br>8,164,225<br>2,919,538<br>339,108<br>339,108<br>3,356,681<br>1.43<br>,853,426<br>0,777,722<br>0.92<br>5,560,501<br>1,616,060<br>0,365,114<br>2,711,338<br>0,624,453<br>2,704,228<br>2,704,228<br>0,052,906  | 18.13 52,593,078 13,340,277 2,257,033 533,369 16,130,679 1,31 13,944,913 2,249,627 11,695,286 11,549,602 14,425,286 11,549,602 14,459,025 100,267,912 177,801,053 2,62 76,397,575  | 53.7<br>-13.0<br>-13.7<br>-13.0<br>-13.7<br>-13.1<br>-14.0<br>-15.1<br>-16.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>-17.0<br>- | 19.53<br>59,429,550<br>16,962,054<br>2,874,209<br>351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,782<br>201,906,440  | 7.8 13.0 27.1 27.3 -34.1 25.2 7.1 8.8 -13.6 13.1 -2.3 102.8 39.6 30.0 414.9 -48.7 -86.4 8.2 13.6  | 19.85 43,527,603 16,152,195 2,756,912 355,395 19,264,502 1.25 21,365,148 2,019,024 19,346,124 1.30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048  | 1.6<br>-26.8<br>-4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2                      | 21.17  41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14  21,863,602 2,431,942 19,431,660 1.18  46,017,164 20,427,342 19,487,392 23,070,816 22,583,618 3,733,828 106,562,650 241,883,347 2.92  | 6.:-5.6  |
| DELINQUENCY - INDIRECT LENDING ¹ 30 to 59 Days Delinquent 4 60 to 179 Days Delinquent 1 180 to 359 Days Delinquent 1 > = 360 Days Delinquent 1 Total Del Indirect Lns (>= 60 Days) 1 Sindirect Loans Delinquent = 60 Days / Total Indirect Loans   LOAN LOSSES - INDIRECT LENDING 1 * Indirect Loans Charged Off 1 * Indirect Loans Recovered 1 * NET INDIRECT LOAN C/Os 1 * Net Charge Offs - Indirect Loans / Avg Indirect Loans   PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer   Non-Federally Guaranteed Student Loans   1 Real Estate 1 Member Business Loans (excluding C&D) 1 Non-Member Business Loans (excluding C&D) 4 Commercial Construction & Development   Loan Pools 8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17 %Participation Loans Outstanding / Total Loans   * Participation Loans Purchased YTD   | 3,164,225<br>2,919,535<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>8,553,426<br>2,075,704<br>0,92<br>5,560,501<br>1,616,060<br>1,365,114<br>2,711,338<br>2,624,453<br>6,24,453<br>6,24,453<br>2,744,228<br>2,74  | 52,593,078 13,340,277 13,340,277 14,343,368 16,130,679 11,31 13,944,913 12,249,627 11,695,286 11,549,602 14,425,286 11,549,602 14,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 21.8<br>3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0   | 59,429,550 16,962,054 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788 201,906,440  | 13.0<br>27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6                               | 43,527,603<br>16,152,195<br>2,756,912<br>355,395<br>19,264,502<br>1.25<br>21,365,148<br>2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048           | -26.8 -4.8 -4.1 1.1 -4.6 -10.7 -40.9 3.9 46.3 31.2 -5.6 -5.4 4.1 115.6 11.7 14.9 9.2  | 41,159,624<br>16,437,721<br>3,092,510<br>440,764<br>19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,999<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92 | -5.4<br>1.8<br>24.6<br>3.7<br>-9.3<br>20.5<br>0.4<br>-9.5<br>41.7<br>-4.2<br>24.6<br>185.7<br>-12.6  |
| 30 to 59 Days Delinquent 40 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent  Total Del Indirect Lns (>= 60 Days)  %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  LOAN LOSSES - INDIRECT LENDING  *Indirect Loans Charged Off *Indirect Loans Recovered *NET INDIRECT LOAN C/Os  **Whet Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer  Non-Federally Guaranteed Student Loans  **Real Estate  Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  **Operaticipation Loans Outstanding / Total Loans  **Participation Loans Purchased YTD  **Participation Loans Purchased YTD  /*Participation Loans Purchased YTD  /*Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)  **Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loans Sold YTD  ***Charns' Balance Outstanding / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  **Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted  | 2,919,535<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>2,075,704<br>0,777,722<br>0,92<br>5,560,501<br>1,616,060<br>0,365,114<br>2,711,335<br>0,624,53<br>2,704,228<br>2,704,228<br>2,704,228  | 13,340,277 13,240,277 13,242,27,033 16,130,679 11,31 13,944,913 2,249,627 11,695,286 11,549,602 14,425,286 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0   | 16,962,054 2,874,209 351,549 20,187,812 1,40 15,168,143 1,942,942 13,225,201 0,99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788 201,906,440   | 27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6                                       | 16,152,195 2,756,912 355,395 19,264,502 1,25 21,365,148 2,019,024 19,346,124 1,30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048   | -4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2                                      | 16,437,721<br>3,092,510<br>440,764<br>19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92               | 1.8<br>12.2<br>24.0<br>3.7<br>-9.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-4.2<br>24.0<br>185.7<br>-12.0<br>-4.2<br>-2.6  |
| 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Indirect Los (>= 60 Days) %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans LOAN LOSSES - INDIRECT LENDING Indirect Loans Charged Off Indirect Loans Recovered NET INDIRECT LOAN C/OS ***Met Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer Non-Federally Guaranteed Student Loans Real Estate 10 Non-Member Business Loans (excluding C&D) Non-Member Business Loans (excluding C&D) Non-Member Business Loans (excluding C&D) 10 Non-Member Business Loans (excluding C&D) 11 Non-Member Business Loans (excluding C&D) 12 Non-Member Business Loans (excluding C&D) 13 Non-Member Business Loans (excluding C&D) 14 Commercial Construction & Development Loan Pools 15 Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD /*Participation Loans Purchased YTD /*Participation Loans Purchased YTD /*Total Loans Granted YTD /*Total Loans Granted YTD /*Total Loans Granted YTD /*Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loans Sold YTD **Participation Loans Sold YTD **Coans Purchased in Full from Other Financial Institutions YTD **Loans Purchased in Full from Other Financial Institutions YTD **Loans Purchased in Full from Other Financial Institutions YTD **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased in Full from Other Financial Institutions YTD **Loans Purchased in Full from Other Financial Institutions YTD **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased In Full From Other Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Pur | 2,919,535<br>2,098,038<br>339,108<br>5,356,681<br>1,43<br>2,075,704<br>0,777,722<br>0,92<br>5,560,501<br>1,616,060<br>0,365,114<br>2,711,335<br>0,624,53<br>2,704,228<br>2,704,228<br>2,704,228  | 13,340,277 13,240,277 13,242,27,033 16,130,679 11,31 13,944,913 2,249,627 11,695,286 11,549,602 14,425,286 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 3.3<br>7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>0   | 16,962,054 2,874,209 351,549 20,187,812 1,40 15,168,143 1,942,942 13,225,201 0,99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,788 201,906,440   | 27.1<br>27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6                                       | 16,152,195 2,756,912 355,395 19,264,502 1,25 21,365,148 2,019,024 19,346,124 1,30 32,480,946 20,525,907 14,179,942 24,082,881 18,206,176 1,307,124 121,121,072 231,904,048   | -4.8<br>-4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2                                      | 16,437,721<br>3,092,510<br>440,764<br>19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92               | 1.8<br>12.2<br>24.0<br>3.7<br>-9.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-4.2<br>24.0<br>185.7<br>-12.0<br>-4.2<br>-2.6  |
| 180 to 359 Days Delinquent  >= 360 Days Delinquent  Total Del Indirect Lns (>= 60 Days)  %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  LOAN LOSSES - INDIRECT LENDING  *Indirect Loans Charged Off  *Indirect Loans Recovered  *NET INDIRECT LOAN C/Os  ***Whet Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  1 Real Estate  1 Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  4 Commercial Construction & Development  Loan Pools  8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Outstanding / Total Loans  * Participation Loans Purchased YTD  // Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Sold YTD  **Participation Loan Sold YTD  **Participation Loans Sold YTD  **Dans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions Sources YTD  **Loans Purchased in Full from Other Financial Institutions Sources YTD  **Loans Purchased in Full from Other Financial Institutions Sour | 2,098,038<br>339,108<br>3,356,681<br>1.43<br>,853,426<br>0,075,704<br>0,777,722<br>0.92<br>5,560,501<br>1,616,060<br>0,365,114<br>2,711,338<br>0,624,65<br>2,704,228<br>2,774<br>0,052,906   | 2,257,033 3 533,368 16,130,679 1 13,944,913 2,249,627 11,695,286 1,02 8,544,280 14,425,286 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 7.6<br>57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3   | 2,874,209 351,549 20,187,812 1.40 15,168,143 1,942,942 13,225,201 0.99 17,326,043 20,144,547 15,013,347 22,850,887 17,489,446 606,382 108,475,782  | 27.3<br>-34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6   | 2,756,912<br>355,395<br>19,264,502<br>1.25<br>21,365,148<br>2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048                                       | -4.1<br>1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2  | 3,092,510<br>440,764<br>19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92                             | 12.2<br>24.0<br>3.3<br>-9.3<br>20.9<br>0.4<br>-9.3<br>41.1<br>-0.9<br>24.0<br>185.1<br>-12.0<br>4.3<br>-2.0  |
| > = 360 Days Delinquent Total Del Indirect Lns (>= 60 Days) 1%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans LOAN LOSSES - INDIRECT LENDING * Indirect Loans Charged Off * Indirect Loans Recovered * NET INDIRECT LOAN C/Os **Whet Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer Non-Federally Guaranteed Student Loans Real Estate 11 Member Business Loans (excluding C&D) 12 Non-Member Business Loans (excluding C&D) 13 Non-Member Business Loans (excluding C&D) 14 Commercial Construction & Development Loan Pools 8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17 *Participation Loans Purchased YTD - / Total Loans Granted YTD - / Total Loans Granted YTD - / Total Loans Granted YTD - / Total Loans Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding) 17 *Participation Loan Interests - Amount Retained (Outstanding) 18 *Participation Loans Sold YTD - **WParticipation Loans Sold YTD - **Participation Loan Interests - Amount Retained (Outstanding) 10 *Participation Loans Sold YTD - **Coans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 10 10 to 179 Days Delinquent 10 to 359 Days Delinquent 10 to 359 Days Delinquent   | 339,108<br>5,356,681<br>1.43<br>.853,426<br>2,075,704<br>0,777,722<br>0.92<br>5,560,501<br>6,616,060<br>0,365,114<br>2,711,335<br>0,624,453<br>0,826,765<br>2,704,228<br>2,74<br>0,052,906   | \$ 533,369 16,130,679 1.31 13,944,913 2,249,627 11,695,286 11,695,286 11,549,602 14,425,286 11,549,602 14,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 57.3<br>5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 351,549<br>20,187,812<br>1.40<br>15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | -34.1<br>25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2   | 355,395<br>19,264,502<br>1.25<br>21,365,148<br>2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 1.1<br>-4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2  | 440,764<br>19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,392<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | 24.0<br>3.7<br>-9.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>24.0<br>185.7<br>-12.0<br>4.3<br>-2.6  |
| Total Del Indirect Lns (>= 60 Days)  %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  LOAN LOSSES - INDIRECT LENDING  *Indirect Loans Recovered  * NET INDIRECT LOAN C/Os  **Met Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  **Real Estate  Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  **Onemercial Construction & Development  Loan Pools  **TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Purchased YTD  **Participation Loans Purchased YTD  **Participation Loans Purchased YTD  **Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loans Sold YTD  ****CParticipation Loans Sold YTD  *****Participation Loans Sold YTD  ******Participation Loans Sold YTD  ********Participation Loans Sold YTD  ***********************************  | 5,356,681<br>1,43<br>1,853,426<br>2,075,704<br>9,777,722<br>0,92<br>5,560,501<br>1,616,060<br>3,365,114<br>2,711,335<br>0,624,453<br>0,624,453<br>2,704,228<br>2,704,228<br>2,704,228  | 16,130,679 1.31 13,944,913 2,249,627 11,695,286 1.02 8,544,280 11,549,602 4,437,631 34,117,317 4,459,025 100,267,912 177,801,053 2,62 76,397,575   | 5.0<br>-8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 20,187,812<br>1,40<br>15,168,143<br>1,942,942<br>13,225,201<br>0,99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440   | 25.2<br>7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 19,264,502<br>1,25<br>21,365,148<br>2,019,024<br>19,346,124<br>1,30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048   | -4.6<br>-10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 19,970,995<br>1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92   | 3.7<br>-9.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  LOAN LOSSES - INDIRECT LENDING  * Indirect Loans Charged Off * Indirect Loans Recovered  * NET INDIRECT LOAN C/OS  ***Whet Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  1 Real Estate 1 Member Business Loans (excluding C&D) 1 Non-Member Business Loans (excluding C&D) 2 Non-Member Business Loans (excluding C&D) 3 Non-Member Business Loans (excluding C&D) 4 Commercial Construction & Development  Loan Pools 5 Participation Loans Outstanding / Total Loans  * Participation Loans Purchased YTD  **Participation Loans Purchased YTD  *Participation Loans Purchased YTD  PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Purchased YTD  *Participation Loans Purchased YTD  *Participation Loans Routstanding / Total Loans  * Participation Loans Purchased YTD  *Participation Loans And YTD  *Participation Loans And YTD  *Participation Loans And YTD  *Participation Loans And YTD  *Participation Loans Sold YTD  *** Participation Loans Sold YTD / Total Assets  **WHOLE LOANS PURCHASED AND SOLD:  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sourc | 1.43<br>.853,426<br>.075,704<br>.7777,722<br>0.92<br>6,560,501<br>1,616,060<br>0,365,114<br>2,711,338<br>1,624,453<br>(0,826,768<br>2,704,228<br>2,74  | 1.31<br>13,944,913<br>2,249,622<br>11,695,286<br>1.02<br>8,544,280<br>14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | -8.2<br>17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3   | 1,40<br>15,168,143<br>1,942,942<br>13,225,201<br>0,99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440   | 7.1<br>8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 1.25<br>21,365,148<br>2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048   | -10.7<br>40.9<br>3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 1.14<br>21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92   | -9.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3   |
| LOAN LOSSES - INDIRECT LENDING  * Indirect Loans Charged Off  * Indirect Loans Recovered  * NET INDIRECT LOAN C/Os  ***Whet Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  + CU Portion of Part. Lns Interests Retained): Consumer  Non-Federally Guaranteed Student Loans  1 Real Estate  Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Commercial Construction & Development Loan Pools  87  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Outstanding / Total Loans  * Participation Loans Purchased YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Sold YTD  **Participation Loans Sold YTD  **Dans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased in Full from Other Sources YTD  **Loans Purchased in Full from Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD Sources YTD Sources YTD  **Loans Purchased From Financial Institutions & Other Sources YTD Sources  | ,853,426<br>2,075,704<br>0,777,722<br>0.92<br>6,560,501<br>8,616,060<br>0,365,114<br>2,711,338<br>0,624,453<br>(8,826,765<br>2,704,228<br>2,704,228  | 13,944,913<br>2,249,627<br>111,695,286<br>1.02<br>8,544,280<br>14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575  | 17.6<br>8.4<br>19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3   | 15,168,143<br>1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440   | 8.8<br>-13.6<br>13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6   | 21,365,148<br>2,019,024<br>19,346,124<br>1,30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048   | 87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 21,863,602<br>2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92   | 2.3<br>20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| * Indirect Loans Charged Off * Indirect Loans Recovered * NET INDIRECT LOAN C/Os **Whet Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer Non-Federally Guaranteed Student Loans 1 Real Estate 1 Member Business Loans (excluding C&D) 1 Non-Member Business Loans (excluding C&D) 4 Commercial Construction & Development Loan Pools 8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) *Participation Loans Outstanding / Total Loans *Participation Loans Purchased YTD / Total Loans Granted YTD / Total Loans Granted YTD / Total Loans Granted YTD / Total Loans Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Sold YTD **Participation Loan Interests - Amount Retained (Outstanding) 1 *Participation Loans Sold YTD **Participation Loans Sold YTD **Participation Loans Sold YTD **Coans Purchased in Full from Other Fources YTD **Loans Purchased in Full from Other Fources YTD **Loans Purchased From Financial Institutions YTD **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD **Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent   | 0.92<br>0.92<br>0.92<br>0.92<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93   | 2,249,627<br>11,695,286<br>1.02<br>8,544,280<br>11,549,602<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | 53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440   | 102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2   | 2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048   | 3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>4.1<br>115.6<br>11.7<br>14.9  | 2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92   | 20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>-2.6  |
| * Indirect Loans Recovered  * NET INDIRECT LOAN C/Os  ***Whet Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  + CU Portion of Part. Lns Interests Retained): Consumer  Non-Federally Guaranteed Student Loans Real Estate  Member Business Loans (excluding C&D) 10-Member Business Loans (excluding C&D) 11-Mon-Member Business Loans (excluding C&D) 12-Mon-Member Business Loans (excluding C&D) 13-Mon-Member Business Loans (excluding C&D) 14-Mon-Member Business Loans (excluding C&D) 15-Mon-Member Business Loans (excluding C&D) 16-Mon-Member Business Loans (excluding C&D) 17-Mon-Member Business Loans (excluding C&D) 18-Mon-Member Business Loans (excluding C&D) 18-Mon-Member Business Loans (excluding C&D) 19-Mon-Member Business Loans (excluding C&D) 10-Mon-Member Business Loans (excluding C&D) 10-Mon-Member Business Loans (excluding CAD) 10-Mon-Member Business Loans ( | 0.92<br>0.92<br>0.92<br>0.92<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93<br>0.93   | 2,249,627<br>11,695,286<br>1.02<br>8,544,280<br>11,549,602<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | 53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 1,942,942<br>13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440   | 102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2   | 2,019,024<br>19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048   | 3.9<br>46.3<br>31.2<br>87.5<br>1.9<br>-5.6<br>4.1<br>115.6<br>11.7<br>14.9  | 2,431,942<br>19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92   | 20.5<br>0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>-2.6  |
| *NET INDIRECT LOAN C/Os  ***Whet Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  Real Estate  Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Avgrain (and the properties)  **Participation Loans Loans (excluding C&D)  **Participation Loans Outstanding / Total Loans  **Participation Loans Purchased YTD  **Participation Loans Purchased YTD  PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Purchased YTD  **Participation Loans Purchased YTD  PARTICIPATION LOANS SOLD:  **Participation Loans Interests Sold AND/OR Serviced (Participants Balance Outstanding)  **Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loans Sold YTD  *** Participation Loans Sold YTD  *** Participation Loans Sold YTD  *** Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  **Loans Purchased in Full from Other Financial Institutions YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  **Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent   | 0.92<br>0.92<br>0.92<br>0.92<br>0.965,560,501<br>0.965,114<br>0.711,335<br>0.624,453<br>0.624,453<br>0.624,453<br>0.704,228<br>2.704,228   | 8,544,280<br>11,695,286<br>14,425,286<br>11,549,602<br>4,437,631<br>34,417,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575  | 19.6<br>10.0<br>53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 13,225,201<br>0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 13.1<br>-2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6   | 19,346,124<br>1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9  | 19,431,660<br>1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | 0.4<br>-9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3   |
| ****Net Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): Consumer  Non-Federally Guaranteed Student Loans 11 Real Estate 12 Non-Member Business Loans (excluding C&D) 13 Non-Member Business Loans (excluding C&D) 14 Commercial Construction & Development Loan Pools 15 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17 **Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD   | 0.92<br>6,560,501<br>6,616,060<br>0,365,114<br>2,711,335<br>0,624,453<br>0,624,453<br>0,704,228<br>2,74<br>0,052,906   | 8,544,280<br>14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575  | 53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 0.99<br>17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | -2.3<br>102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6   | 1.30<br>32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9  | 1.18<br>46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | -9.3<br>41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  Real Estate  Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Acomercial Construction & Development  Loan Pools  8  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Outstanding / Total Loans  **Participation Loans Purchased YTD  / Total Loans Granted YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests - Amount Retained (Outstanding)  * Participation Loan Sold YTD  **Oparticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  | 5,560,501<br>1,616,060<br>1,365,114<br>1,711,335<br>1,624,453<br>1,624,453<br>1,704,228<br>2,74<br>1,052,906   | 8,544,280<br>14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575  | 53.7<br>-1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 17,326,043<br>20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 102.8<br>39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6   | 32,480,946<br>20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 87.5<br>1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 46,017,164<br>20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,52,650<br>241,883,347<br>2.92   | 41.7<br>-0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| + CU Portion of Part. Lns Interests Retained):  Consumer  Non-Federally Guaranteed Student Loans  Real Estate  Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Commercial Construction & Development  Loan Pools  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  **Participation Loans Outstanding / Total Loans  **Participation Loans Purchased YTD  /*Total Loans Granted YTD  /*Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced  (Participants' Balance Outstanding)  2 Participation Loan Interests - Amount Retained (Outstanding)  **Participation Loans Sold YTD  **Operaticipation Loans Sold YTD  **Wharticipation Loans Sold YTD  **Wharticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | 1,616,060<br>0,365,114<br>0,711,335<br>0,624,453<br>0<br>0,8,826,765<br>2,704,228<br>2,74<br>0,052,906   | 14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | -1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | -0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| Consumer  Non-Federally Guaranteed Student Loans 1 Real Estate 1 Member Business Loans (excluding C&D) 1 Non-Member Business Loans (excluding C&D) 2 Commercial Construction & Development Loan Pools 8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 7 %Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD 7 %Participation Loans Purchased YTD 7 / Total Loans Granted YTD PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) 2 Participation Loan Interests Amount Retained (Outstanding) 1 * Participation Loans Sold YTD ** %Participation Loans Sold YTD / Total Assets WHOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 1,616,060<br>0,365,114<br>0,711,335<br>0,624,453<br>0<br>0,8,826,765<br>2,704,228<br>2,74<br>0,052,906   | 14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | -1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | -0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| Non-Federally Guaranteed Student Loans Real Estate  Member Business Loans (excluding C&D) 11 Non-Member Business Loans (excluding C&D) 4 Commercial Construction & Development Loan Pools 8 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17 %Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD 9 Participation Loans Purchased YTD / Total Loans Granted YTD PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced  * Participation Loans Sold YTD * Participation Loans Sold YTD * Participation Loans Sold YTD  * Participation Loans Sold YTD / Total Assets WHOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD *Loans Purchased in Full from Other Sources YTD  % Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 1,616,060<br>0,365,114<br>0,711,335<br>0,624,453<br>0<br>0,8,826,765<br>2,704,228<br>2,74<br>0,052,906   | 14,425,286<br>11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | -1.3<br>11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 20,144,547<br>15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 39.6<br>30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 20,525,907<br>14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 1.9<br>-5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 20,427,342<br>19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | -0.5<br>37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| Real Estate 1  Member Business Loans (excluding C&D) 1  Non-Member Business Loans (excluding C&D) 4  Commercial Construction & Development Loan Pools 8  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17  Participation Loans Outstanding / Total Loans *  * Participation Loans Purchased YTD 5  Participation Loans Purchased YTD / Total Loans Granted YTD / Total Loans Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding) 1  * Participation Loan Sold YTD *  * Participation Loans Sold YTD / Total Assets   Total Loans Sold YTD / Total Assets   Total Loans Purchased in Full from Other Fources YTD / Total Sources YTD /  | 0,365,114<br>2,711,335<br>0,624,453<br>0<br>3,826,765<br>2,704,228<br>2,74<br>0,052,906  | 11,549,602<br>4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2,62<br>76,397,575   | 11.4<br>-65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 15,013,347<br>22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 30.0<br>414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 14,179,942<br>24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | -5.6<br>5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2  | 19,487,929<br>23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,447<br>2.92  | 37.4<br>-4.2<br>24.0<br>185.7<br>-12.0<br>4.3  |
| Member Business Loans (excluding C&D)  Non-Member Business Loans (excluding C&D)  Commercial Construction & Development Loan Pools  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  %Participation Loans Outstanding / Total Loans  *Participation Loans Purchased YTD  %Participation Loans Purchased YTD  / Total Loans Granted YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests - Amount Retained (Outstanding)  1  *Participation Loans Sold YTD  *Participation Loans Sold YTD  **WParticipation Loans Sold YTD  **Understand Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent  | 2,711,335<br>0,624,453<br>0,826,765<br>2,704,228<br>2,74<br>0,052,906  | 4,437,631<br>34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2.62<br>76,397,575   | -65.1<br>-16.0<br>N/A<br>12.9<br>3.0<br>-4.3  | 22,850,887<br>17,489,446<br>606,382<br>108,475,788<br>201,906,440  | 414.9<br>-48.7<br>-86.4<br>8.2<br>13.6  | 24,082,881<br>18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 5.4<br>4.1<br>115.6<br>11.7<br>14.9<br>9.2  | 23,070,816<br>22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | -4.2<br>24.0<br>185.7<br>-12.0<br>4.3<br>-2.6  |
| Non-Member Business Loans (excluding C&D)  Commercial Construction & Development  Loan Pools  87  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  %Participation Loans Outstanding / Total Loans  * Participation Loans Purchased YTD  %Participation Loans Purchased YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Amount Retained (Outstanding)  * Participation Loans Sold YTD  ** %Participation Loans Sold YTD  ** %Participation Loans Sold YTD  ** WPARTICIPATION LOANS SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent  | 0,624,453<br>0<br>8,826,765<br>2,704,228<br>2.74<br>0,052,906  | 34,117,317<br>4,459,025<br>100,267,912<br>177,801,053<br>2.62<br>76,397,575  | -16.0<br>N/A<br>12.9<br>3.0<br>-4.3   | 17,489,446<br>606,382<br>108,475,788<br>201,906,440  | -48.7<br>-86.4<br>8.2<br>13.6   | 18,206,176<br>1,307,124<br>121,121,072<br>231,904,048  | 4.1<br>115.6<br>11.7<br>14.9<br>9.2   | 22,583,618<br>3,733,828<br>106,562,650<br>241,883,347<br>2.92  | 24.0<br>185.7<br>-12.0<br>4.3<br>-2.6  |
| Commercial Construction & Development Loan Pools 87 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 17 %Participation Loans Outstanding / Total Loans * Participation Loans Purchased YTD 57 %Participation Loans Purchased YTD 7 Total Loans Granted YTD PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding) * Participation Loans Sold YTD * Participation Loans Sold YTD / Total Assets WHOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD *Loans Purchased in Full from Other Sources YTD %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 3,826,765<br>2,704,228<br>2.74<br>9,052,906  | 4,459,025<br>100,267,912<br>177,801,053<br>2.62<br>76,397,575  | N/A<br>12.9<br>3.0<br>-4.3  | 606,382<br>108,475,788<br>201,906,440  | -86.4<br>8.2<br>13.6  | 1,307,124<br>121,121,072<br>231,904,048  | 115.6<br>11.7<br>14.9<br>9.2  | 3,733,828<br>106,562,650<br>241,883,347<br>2.92  | 185.7<br>-12.0<br>4.3<br>-2.6  |
| Loan Pools  TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  Participation Loans Outstanding / Total Loans  *Participation Loans Purchased YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding)  *Participation Loan Sold YTD  *Participation Loans Sold YTD  *Wharticipation Loans Sold YTD  *Moarticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | 2,704,228<br>2,704,228<br>2,74<br>9,052,906  | 100,267,912<br>177,801,053<br>2.62<br>76,397,575   | 12.9<br>3.0<br>-4.3   | 108,475,788<br>201,906,440   | 8.2<br>13.6   | 121,121,072<br>231,904,048   | 11.7<br>14.9<br>9.2   | 106,562,650<br>241,883,347<br>2.92   | -12.0<br>4.3<br>-2.6   |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  *Participation Loans Outstanding / Total Loans  *Participation Loans Purchased YTD  / Total Loans Granted YTD  Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding)  *Participation Loans Sold YTD  *Participation Loans Sold YTD  *Participation Loans Sold YTD  *More Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent   | 2,704,228<br>2.74<br>2.74<br>9,052,906   | 3 177,801,053<br>4 2.62<br>5 76,397,575  | 3.0<br>-4.3   | 201,906,440  | 13.6  | 231,904,048  | 14.9<br>9.2   | 241,883,347<br>2.92  | 4.3<br>-2.6  |
| %Participation Loans Outstanding Total Loans  * Participation Loans Purchased YTD  %Participation Loans Purchased YTD  /Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)  Participation Loan Interests - Amount Retained (Outstanding)  * Participation Loans Sold YTD  * Participation Loans Sold YTD  * Whorticipation Loans Sold YTD  * Whorticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent   | 2.74   | 2.62<br>6 76,397,575   | -4.3  |  |   |  | 9.2   | 2.92   | -2.6   |
| * Participation Loans Purchased YTD  *Participation Loans Purchased YTD  / Total Loans Granted YTD  PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests Sold AND/OR Serviced  (Participation Loan Interests - Amount Retained (Outstanding)  * Participation Loans Sold YTD  * Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent  | ,052,906   | 76,397,575   |   | 2.74   | 4.7   |  |   |  |  |
| %Participation Loans Purchased YTD / Total Loans Granted YTD PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding)  ** Participation Loans Sold YTD  ** WParticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING  *30 to 59 Days Delinquent  180 to 359 Days Delinquent  180 to 359 Days Delinquent   |  |  |   | 85.311.586   | 11.7  | 93,368,978   | 9.4   | 70,873,971   | -24.1  |
| / Total Loans Granted YTD PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) 2 Participation Loan Interests - Amount Retained (Outstanding) 1 * Participation Loans Sold YTD ** Participation Loans Sold YTD ** Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD *Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 50 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  | 1.65   |  |   | 05,511,500   | 11.7  | 93,300,976   | 5.4   | 70,073,971   | -24.1  |
| PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)  Participation Loan Interests - Amount Retained (Outstanding)  1 Participation Loans Sold YTD  * Participation Loans Sold YTD  * Wharticipation Loans Sold YTD  * WhoLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased From Financial Institutions & Other Sources YTD  %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   |  | 2.22   | 34.2  | 2.59   | 16.7  | 2.46   | -5.0  | 1.71   | -30.6  |
| (Participants' Balance Outstanding )  Participation Loan Interests - Amount Retained (Outstanding)  1  ** Participation Loans Sold YTD  ** WParticipation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  *Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   |  |  |   |  |   |  |   |  |  |
| Participation Loan Interests - Amount Retained (Outstanding)  * Participation Loans Sold YTD  ** %Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   |  |  |   |  |   |  |   |  |  |
| * Participation Loans Sold YTD  ** %Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | ,328,325   |  |   | 47,730,201   | 57.5  | 72,320,532   | 51.5  | 58,461,732   |  |
| ** %Participation Loans Sold YTD / Total Assets  WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | 3,012,139  |  |   | 23,550,598   | 35.7  | 26,973,775   | 14.5  | 25,826,138   |  |
| WHOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  *Loans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINGUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | ,446,610   |  |   | 31,301,358   | 108.6   | 45,856,246   | 46.5  | 17,167,306   |  |
| *Loans Purchased in Full from Other Financial Institutions YTD  *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  *Loans, Excluding RE, Sold in Full YTD  *DELINQUENCY - PARTICIPATION LENDING 1  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | 0.05   | 0.14   | 169.5   | 0.27   | 101.4   | 0.38   | 38.3  | 0.13   | -64.4  |
| *Loans Purchased in Full from Other Sources YTD  %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent   | =  |  |   |  |   |  |   |  |  |
| %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  | 710,000  |  | -   | 797,887  | -47.5   | 60,000   | -92.5   | 5,094,732  |  |
| Sources YTD / Loans Granted YTD  *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING <sup>1</sup> 30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | C  | 771,600  | N/A   | 48,000   | -93.8   | 5,142  | -89.3   | 725,321  | ######   |
| *Loans, Excluding RE, Sold in Full YTD  DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  | 0.02   | 0.07   | 234.5   | 0.03   | -61.4   | 0.00   | -93.3   | 0.14   | 8,066.5  |
| DELINQUENCY - PARTICIPATION LENDING <sup>1</sup> 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent   | 0.02   |  |   | 0.03   | N/A   | 0.00   | N/A   | 0.14   | N/A  |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  |  | 1  | ,, ,  |  |   |  |   |  |  |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  | 816,588  | 822,475  | 0.7   | 4,089,341  | 397.2   | 1,166,949  | -71.5   | 1,286,592  | 10.3   |
| 180 to 359 Days Delinquent   | ,379,762   |  |   | 1,855,241  | -27.4   | 1,105,963  | -40.4   | 972,575  |  |
| , ,  | 54,357   | ,,-  |   | 2,264,700  | 1,785.8   | 101,916  | -95.5   | 124,639  |  |
| > = 360 Days Delinquent  | 16,572   |  |   | 292,340  | 717.4   | 238,252  | -18.5   | 233,730  | -1.9   |
| , ,  | ,450,691   |  |   | 4,412,281  | 62.7  | 1,446,131  | -67.2   | 1,330,944  |  |
| %Participation Loans Delinquent >= 60 Days / Total Participation   | ,,   | , ,-   |   |  |   |  |   | ,,-  |  |
| Loans  | 0.84   | 1.52   | 81.5  | 2.19   | 43.3  | 0.62   | -71.5   | 0.55   | -11.8  |
| LOAN LOSSES - PARTICIPATION LENDING  |  |  |   |  |   |  |   |  |  |
|  | 2,136,694  |  |   | 426,183  | -79.3   | 597,530  | 40.2  | 648,726  |  |
| * Participation Loans Recovered  | 175,823  |  |   | 127,908  | -4.2  | 123,647  | -3.3  | 108,634  |  |
|  | ,960,871   | 1,925,305  | -1.8  | 298,275  | -84.5   | 473,883  | 58.9  | 540,092  | 14.0   |
| **%Net Charge Offs - Participation Loans   |  |  | 0 -   | 0.10   | 05 -  |  | 00.4  |  |  |
| / Avg Participation Loans  | 1.13   | 1.10   | -2.5  | 0.16   | -85.7   | 0.22   | 39.1  | 0.23   | 4.   |
| *Amounts are year-to-date while the related %change ratios are annualized.   | 1.10   |  | i .   |  |   |  |   |  |  |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annuali   |  |  |   |  |   |  |   |  |  |
| # Means the number is too large to display in the cell   |  |  |   |  |   |  |   |  |  |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquer<br>This policy change may result in a decline in delinquent loans reported as of June 2012.   | ing)   |  | 1.1-1-  | TDS:   |   |  |   |  |  |

|  | F             | Real Estate Loan Info               | rmation | 1                    |           |                         |          |                       |           |
|--|---------------|-------------------------------------|---------|----------------------|-----------|-------------------------|----------|-----------------------|-----------|
| Return to cover  |               | For Charter :                       |         |                      |           |                         |          |                       |           |
| 05/15/2017   |               | Count of CU :                       |         |                      |           |                         |          |                       |           |
| CU Name: N/A   |               | Asset Range :                       |         |                      |           |                         |          |                       |           |
| Peer Group: N/A  | Carret        | Criteria :<br>of CU in Peer Group : |         | Nation * Peer Group: | All * Sta | ate = 'MO' * Type Inclu | ıded: Fe | derally Insured State | Credit    |
|  | Count         | or CO in Peer Group :               | N/A     |                      |           |                         |          |                       | +         |
|  | Dec-2012      | Dec-2013                            | % Chg   | Dec-2014             | % Cha     | Dec-2015                | % Chg    | Dec-2016              | % Cho     |
| REAL ESTATE LOANS OUTSTANDING:   | Dec-2012      | Dec-2013                            | /6 City | Dec-2014             | 70 City   | Dec-2013                | 76 City  | Dec-2010              | /6 City   |
| First Mortgages  |               |                                     |         |                      |           |                         |          |                       | +         |
| Fixed Rate > 15 years  | 723,076,281   | 722,883,140                         | 0.0     | 713,477,935          | -1.3      | 782,052,122             | 9.6      | 864,268,769           | 10.5      |
| Fixed Rate 15 years or less  | 627,597,280   | 733,992,572                         |         | -, ,                 | -3.4      | , ,                     |          | , ,                   |           |
| Other Fixed Rate   | 21,826,822    | 23,822,320                          |         | 28,057,043           | 17.8      |                         |          |                       | +         |
| Total Fixed Rate First Mortgages   | 1,372,500,383 | 1,480,698,032                       |         | , ,                  | -2.0      | , ,                     |          | 1,529,465,858         |           |
| Balloon/Hybrid > 5 years   | 57,050,209    | 86,966,887                          | 52.4    | 172.447.184          | 98.3      |                         |          | 242,727,198           |           |
| Balloon/Hybrid 5 years or less   | 460,961,352   | 480,519,048                         | _       | 521,532,577          | 8.5       | , ,                     |          | 484.874.720           | _         |
| Total Balloon/Hybrid First Mortgages   | 518,011,561   | 567,485,935                         |         |                      | 22.3      |                         |          | - /- / -              |           |
| Adjustable Rate First Mtgs 1 year or less                                      | 56.837.001    | 54,417,108                          |         | 60,364,884           | 10.9      |                         |          | 53,837,935            |           |
| Adjustable Rate First Mtgs >1 year   | 84,432,645    | 86,663,107                          |         |                      | 9.8       | , , ,                   |          |                       |           |
| Total Adjustable First Mortgages   | 141,269,646   | 141,080,215                         |         | 155,537,239          | 10.2      | , ,                     | 15.4     | , ,                   |           |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING                                      | 2,031,781,590 | 2,189,264,182                       |         |                      | 5.1       |                         |          |                       |           |
| Other Real Estate Loans  | 2,00.,.0.,000 | 2,100,204,102                       | 1.0     | 2,000,200,110        | 3.1       | 2,5. 5,5 .0,070         | 5.0      | 2,1.0,2.1,402         | 5.0       |
| Closed End Fixed Rate  | 246,013,471   | 239,810,129                         | -2.5    | 237,699,234          | -0.9      | 223,338,564             | -6.0     | 205,118,153           | -8.2      |
| Closed End Adjustable Rate   | 4,411,421     | 1,750,620                           |         | 13,683,378           |           | , ,                     | -40.2    | , ,                   |           |
| Open End Adjustable Rate (HELOC)   | 544,563,034   | 572,568,702                         |         | 611,705,187          | 6.8       |                         | 8.9      |                       | +         |
| Open End Fixed Rate  | 23,343,338    | 18,773,982                          |         | 19,132,690           | 1.9       |                         |          | 12,068,306            |           |
| TOTAL OTHER REAL ESTATE OUTSTANDING  | 818,331,264   | 832,903,433                         |         | 882,220,489          | 5.9       | , ,                     |          |                       |           |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING   | 2,850,112,854 | 3,022,167,615                       |         |                      | 5.3       | , ,                     |          | 3,406,866,801         |           |
| RE LOAN SUMMARY (FIX, ADJ):  | ,,            | - /- / - /-                         |         | -, -,,               |           | -, - ,, -               |          | -,,,                  |           |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)                   | 1,429,550,592 | 1,567,664,919                       | 9.7     | 1,623,199,363        | 3.5       | 1,706,146,562           | 5.1      | 1,772,193,056         | 3.9       |
| Other RE Fixed Rate  | 269,356,809   | 258,584,111                         | -4.0    |                      | -0.7      | 238,046,093             |          |                       |           |
| Total Fixed Rate RE Outstanding  | 1,698,907,401 | 1,826,249,030                       | 7.5     | 1,880,031,287        | 2.9       | 1,944,192,655           | 3.4      | 1,989,379,515         | 2.3       |
| %(Total Fixed Rate RE/Total Assets)  | 15.62         | 16.43                               | 5.2     | 16.33                | -0.6      | 15.94                   | -2.4     | 15.50                 | -2.8      |
| %(Total Fixed Rate RE/Total Loans)   | 26.93         | 26.92                               | 0.0     | 25.55                | -5.1      | 25.12                   | -1.7     | 23.99                 | -4.5      |
|  |               |                                     |         |                      |           |                         |          |                       |           |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)                    | 602,230,998   | 621,599,263                         | 3.2     | 677,069,816          | 8.9       | 664,199,113             | -1.9     | 677,078,346           | 1.9       |
| Other RE Adj Rate  | 548,974,455   | 574,319,322                         | 4.6     | 625,388,565          | 8.9       | 674,344,810             | 7.8      | 740,408,940           | 9.8       |
| Total Adj Rate RE Outstanding  | 1,151,205,453 | 1,195,918,585                       | 3.9     | 1,302,458,381        | 8.9       | 1,338,543,923           | 2.8      | 1,417,487,286         | 5.9       |
|  |               |                                     |         |                      |           |                         |          |                       |           |
| MISCELLANEOUS RE INFORMATION:  |               |                                     |         |                      |           |                         |          |                       |           |
| Outstanding Interest Only & Payment Option First Mtg Loans                     | 18,351,901    | 20,066,300                          | 9.3     | 15,029,786           | -25.1     | 24,301,452              | 61.7     | 18,836,364            | -22.5     |
| Outstanding Interest Only & Payment Option Other RE                            | 10.151.011    | 40.070.007                          |         | 45.000.470           | 00.4      | 40.004.400              |          | 00 704 004            | 4046      |
| / LOCs Loans   | 10,151,614    | 12,378,607                          | 21.9    | 15,606,470           | 26.1      | 18,894,406              | 21.1     | 38,701,224            | 104.8     |
| TOTAL Outstanding Interest Only & Payment Option First &                       | 28,503,515    | 32,444,907                          | 13.8    | 30,636,256           | -5.6      | 43,195,858              | 41.0     | 57,537,588            | 33.2      |
| Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total | 20,303,313    | 32,444,307                          | 13.0    | 30,030,230           | -5.0      | 43,193,030              | 41.0     | 37,337,300            | 33.2      |
| Assets)  | 0.26          | 0.29                                | 11.4    | 0.27                 | -8.8      | 0.35                    | 33.1     | 0.45                  | 26.6      |
| %(Interest Only & Payment Option First & Other RE Loans / Net                  |               |                                     |         |                      |           |                         |          |                       |           |
| Worth)   | 2.57          | 2.78                                | 8.5     | 2.50                 | -10.3     | 3.35                    | 34.3     | 4.20                  | 25.2      |
| Outstanding Residential Construction (Excluding Business                       | 2,206,389     | 2,565,243                           | 16.3    | 2,619,570            | 2.1       | 2,924,382               | 11.6     | 2,944,159             | 0.7       |
| Purpose Loans) Allowance for Loan Losses on all RE Loans                       | 14,926,112    | 16.023.086                          |         |                      | -15.9     |                         | -24.6    |                       |           |
| * REAL ESTATE LOANS - AMOUNT GRANTED:  | 14,320,112    | 10,023,000                          | 1.3     | 13,477,147           | -13.9     | 10,103,491              | -24.0    | 1,230,243             | -20.0     |
| * First Mortgages  |               |                                     |         |                      |           |                         | 1        |                       | +         |
| * Fixed Rate > 15 years  | 858,796,509   | 617,768,008                         | -28.1   | 385,091,197          | -37.7     | 734,076,530             | 90.6     | 845,639,389           | 15.2      |
| * Fixed Rate 15 years or less  | 630,872,193   | 417,823,023                         |         | 201,212,194          | -51.8     |                         |          |                       |           |
| * Other Fixed Rate   | 4,480,483     |                                     |         |                      |           |                         |          |                       | -         |
| * Total Fixed Rate First Mortgages   | 1,494,149,185 |                                     |         |                      |           |                         | 69.9     |                       |           |
| * Balloon/Hybrid > 5 years   | 16,665,906    |                                     |         | , ,                  |           |                         |          |                       |           |
| * Balloon/Hybrid 5 years or less   | 96,742,278    | 106,920,938                         |         |                      | 17.2      |                         |          | , ,                   | +         |
| * Total Balloon/Hybrid First Mortgages   | 113,408,184   | 138,887,812                         |         | , ,                  |           |                         |          |                       |           |
| * Adjustable Rate First Mtgs 1 year or less                                    | 12,538,487    | 11,952,644                          |         |                      | 76.9      |                         |          |                       |           |
| * Adjustable Rate First Mtgs >1 year   | 13,955,389    |                                     |         |                      | 25.0      | , ,                     |          |                       |           |
| * Total Adjustable First Mortgages   | 26,493,876    |                                     |         |                      | 47.3      |                         |          |                       |           |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED  | 1,634,051,245 | , ,                                 |         | , ,                  | -28.8     |                         |          |                       |           |
| * Amounts are year-to-date while the related %change ratios are annualized.    | , , ,         | . , . ,                             |         | ,,                   |           | ,                       |          | , ,,,,,               |           |
| # Means the number is too large to display in the cell                         |               |                                     |         |                      |           |                         |          | 14 0                  | RELoans 1 |

|   |                      | Real Estate Loan Info          | rmation 2    | 2                    | 1         |                          |          |                        |  |
|---|----------------------|--------------------------------|--------------|----------------------|-----------|--------------------------|----------|------------------------|--|
| Return to cover   |                      | For Charter :                  | N/A          |                      |           |                          |          |                        |  |
| 05/15/2017  |                      | Count of CU:                   |              |                      |           |                          |          |                        |  |
| CU Name: N/A  |                      | Asset Range :                  |              | Netice + Dece Occur  | AII + 04- | . IMOL * Tours lands     | ded: Fed |                        |  |
| Peer Group: N/A   | Count                | of CU in Peer Group :          |              | Nation * Peer Group: | All " Sta | te = 'NIO' " I ype inciu | aea: Fea | erally insured State C | realt  |
|   | Count                | or co in reer Group.           | IN/A         |                      |           |                          |          |                        | <del>                                     </del> |
|   | Dec-2012             | Dec-2013                       | % Cha        | Dec-2014             | % Cha     | Dec-2015                 | % Cha    | Dec-2016               | % Cha  |
| * OTHER REAL ESTATE (Granted)   | 200 2012             | 200 2010                       | 70 U.I.g     | 200 2011             | 70 U.I.g  | 200 2010                 | /0 G.1.g | 200 2010               | 70 G.I.g   |
| * Closed End Fixed Rate   | 48,383,491           | 63,132,680                     | 30.5         | 61,081,674           | -3.2      | 71,914,031               | 17.7     | 38,196,102             | -46.9  |
| * Closed End Adjustable Rate  | 1,032,272            | 219,532                        | -78.7        | 3,468,718            | 1,480.1   | 5,234,682                | 50.9     | 3,967,305              |  |
| * Open End Adjustable Rate (HELOC)  | 130,288,936          | 160,502,847                    | 23.2         | 184,445,136          | 14.9      | 181,857,849              | -1.4     | 239,187,719            | 31.5   |
| * Open End Fixed Rate and Other   | 2,522,246            | 1,863,168                      | -26.1        | 2,401,025            | 28.9      | 1,967,325                | -18.1    | 3,759,872              | 91.1   |
| * TOTAL OTHER REAL ESTATE GRANTED   | 182,226,945          | 225,718,227                    | 23.9         | 251,396,553          | 11.4      | 260,973,887              | 3.8      | 285,110,998            |  |
| * TOTAL RE (FIRST AND OTHER) GRANTED  | 1,816,278,190        | 1,438,152,906                  | -20.8        | 1,114,449,930        |           | 1,514,361,072            |          | 1,631,552,146          |  |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)  | 43.69                | 33.15                          | -24.1        | 23.05                | -30.5     | 31.01                    | 34.5     | 30.12                  | -2.9   |
| RE LOANS SOLD/SERVICED  |                      |                                |              |                      |           |                          |          |                        |  |
| * First Mortgage R.E. Loans Sold  | 1,176,314,094        | 835,682,212                    | -29.0        | 509,615,622          | -39.0     | 819,742,782              | 60.9     | 1,032,981,830          |  |
| %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)  | 71.99                | 68.93                          | -4.3         | 59.05                |           | 65.40                    |          | 76.72                  |  |
| AMT of Mortgage Servicing Rights  | 19,118,028           | 25,185,309                     |              | 14,603,607           | -42.0     | 16,178,116               |          | 18,185,416             |  |
| Outstanding RE Loans Sold But Serviced  | 2,335,297,352        | 2,682,648,060                  | 14.9         | 2,820,023,394        | 5.1       | 2,902,338,423            | 2.9      | 3,490,595,520          |  |
| % (Mortgage Servicing Rights / Net Worth)   | 1.72                 | 2.16                           | 25.6         | 1.19                 | -44.9     | 1.26                     | 5.5      | 1.33                   | 5.7  |
| MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL)  | 1,092,911,659        | 1,146,548,933                  | 4.9          | 1,260,117,270        | 9.9       | 1,263,412,349            | 0.3      | 1,335,394,097          | 5.7  |
| R.E. Lns also Mem. Bus. Lns   | 262,214,706          | 1,146,548,933                  | 3.7          | 293,752,826          |           | 311,672,787              | 6.1      | 331,675,908            |  |
| REVERSE MORTGAGES   | 202,214,700          | 212,020,020                    | 3.7          | 293,752,626          | 6.0       | 311,072,767              | 0.1      | 331,073,900            | 0.4  |
| Federally Insured Home Equity Conversion Mortgage (HECM)  | 0                    | 0                              | N/A          | 0                    | N/A       | 0                        | N/A      | 0                      | N/A  |
| Proprietary Reverse Mortgage Products   | 0                    |                                |              | 0                    |           | 0                        |          | 0                      |  |
| Total Reverse Mortgages   | 0                    |                                |              | 0                    |           | 0                        | +        | 0                      |  |
| RE LOAN TORS OUTSTANDING  |                      |                                | 14// (       |                      | 14// (    |                          | 14//     | •                      | 14//   |
| TDR First Mortgage RE Loans   | 51,906,295           | 48,954,390                     | -5.7         | 49,226,763           | 0.6       | 42,030,186               | -14.6    | 39,597,288             | -5.8   |
| TDR Other RE Loans  | 7,705,228            | 3,820,262                      | -50.4        | 5,300,850            |           | 6,163,247                |          | 4,959,349              |  |
| Total TDR First and Other RE Loans  | 59,611,523           | 52,774,652                     | -11.5        | 54,527,613           |           | 48,193,433               |          | 44,556,637             |  |
| TDR RE Loans Also Reported as Business Loans  | 2,267,891            | 3,714,439                      | 63.8         | 5,890,554            | 58.6      | 4,843,314                |          | 3,891,880              |  |
| REAL ESTATE LOAN DELINQUENCY  | , - ,                | ., ,                           |              | .,,                  |           | 77-                      |          | .,,                    |  |
| R.E. LOANS DELINQUENT > =60 Days 1  |                      |                                |              |                      |           |                          |          |                        |  |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  | 16,360,452           | 20,778,525                     | 27.0         | 17,714,354           | -14.7     | 12,922,406               | -27.1    | 11,888,991             | -8.0   |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  | 5,629,243            | 5,603,152                      | -0.5         | 7,467,450            | 33.3      | 6,273,910                | -16.0    | 5,909,700              | -5.8   |
| Other R.E. Fixed Rate   | 2,670,840            | 4,885,290                      | 82.9         | 2,194,685            | -55.1     | 1,242,366                | -43.4    | 703,403                | -43.4  |
| Other R.E. Adj. Rate  | 2,734,630            | 1,936,656                      | -29.2        | 1,982,126            | 2.3       | 2,158,332                | 8.9      | 2,110,055              | -2.2   |
| TOTAL DEL R.E. DELINQUENT >= 60 Days  | 27,395,165           | 33,203,623                     | 21.2         | 29,358,615           | -11.6     | 22,597,014               | -23.0    | 20,612,149             | -8.8   |
| DELINQUENT 30 to 59 Days  |                      |                                |              |                      |           |                          |          |                        |  |
| First Mortgage  | 34,636,421           | 45,992,736                     | 32.8         | 40,436,090           |           | 36,134,704               |          | 34,018,806             |  |
| Other   | 9,425,144            | 8,385,694                      | -11.0        | 6,254,520            |           | 5,804,649                |          | 5,963,374              |  |
| TOTAL DEL RE 30 to 59 Days  | 44,061,565           | 54,378,430                     | 23.4         | 46,690,610           |           | 41,939,353               |          | 39,982,180             |  |
| TOTAL DEL R.E. LOANS >= 30 Days   | 71,456,730           | 87,582,053                     | 22.6         | 76,049,225           | -13.2     | 64,536,367               | -15.1    | 60,594,329             | -6.1   |
| RE LOAN DELINQUENCY RATIOS  |                      |                                |              |                      |           |                          |          |                        |  |
| % R.E. LOANS DQ >= 30 Days<br>% R.E. LOANS DQ >= 60 Days  | 2.51<br>0.96         | 2.90<br>1.10                   |              | 2.39<br>0.92         |           | 1.97<br>0.69             |          | 1.78<br>0.61           | -9.5<br>-12.1                                    |
| TDR REAL ESTATE LOANS DELINQUENT >= 60 Days   | 0.96                 | 1.10                           | 14.3         | 0.92                 | -16.0     | 0.69                     | -25.4    | 0.61                   | -12.1  |
| TDR First Mortgage RE Loans Delinquent >= 60 Days   | 4,100,664            | 9,258,701                      | 125.8        | 5,800,131            | -37.4     | 4,526,536                | -22.0    | 4,760,275              | 5.2  |
| TDR Other RE Loans Delinquent >= 60 Days  | 685,667              | 649,866                        | -5.2         | 353,987              | -45.5     | 548,707                  |          | 4,760,275              |  |
| Total TDR First and Other RE Loans Delinquent >= 60 Days  | 4,786,331            | 9,908,567                      | 107.0        | 6,154,118            |           |                          |          |                        |  |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR  | 4,700,331            | 3,300,007                      | 107.0        | 0,104,110            | -31.9     | 0,070,243                | -17.5    | 5,101,764              | 1.7  |
| 1st and Other RE  | 8.03                 | 18.78                          | 133.8        | 11.29                | -39.9     | 10.53                    | -6.7     | 11.58                  | 10.0   |
| TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days  | 4 204 202            | 204 700                        | -76.3        | 440 504              | 2E 4      | 074.005                  | 22.4     | 460.000                | 68.4   |
| % TDR RE Lns also Reported as Business Loans Delinquent >= 60   | 1,284,800            | 304,729                        | -/6.3        | 412,501              | 35.4      | 274,905                  | -33.4    | 462,890                | 08.4   |
| Days / Total TDR RE Lns also Reported as Business Loans   | 56.65                | 8.20                           | -85.5        | 7.00                 | -14.6     | 5.68                     | -18.9    | 11.89                  | 109.5  |
| REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:   |                      |                                |              |                      |           |                          |          |                        |  |
| * Total 1st Mortgage Lns Charged Off  | 6,429,868            | 15,297,421                     | 137.9        | 3,686,478            | -75.9     | 1,764,788                | -52.1    | 1,572,935              | -10.9  |
| * Total 1st Mortgage Lns Recovered  | 667,922              | 1,130,376                      | 69.2         | 724,479              | -35.9     | 292,785                  | -59.6    | 563,107                | 92.3   |
| * NET 1st MORTGAGE LN C/Os  | 5,761,946            | 14,167,045                     | 145.9        | 2,961,999            | -79.1     | 1,472,003                | -50.3    | 1,009,828              |  |
| ** Net Charge Offs - 1st Mortgage Loans   |                      |                                |              |                      |           |                          |          |                        |  |
| / Avg 1st Mortgage Loans  | 0.28                 | 0.67                           | 136.1        | 0.13                 |           | 0.06                     |          | 0.04                   |  |
| * Total Other RE Lns Charged Off  | 6,547,761            | 4,843,848                      |              | 3,894,850            |           | 1,809,433                |          | 1,412,473              |  |
| * Total Other RE Lns Recovered  | 661,532              | 677,853                        | 2.5          | 1,370,266            |           | 509,017                  |          | 415,150                |  |
| * NET OTHER RE LN C/Os  | 5,886,229            |                                |              | 2,524,584            |           | 1,300,416                |          | 997,323                |  |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   | 0.70                 | 0.50                           | -28.4        | 0.29                 | -41.7     | 0.14                     | -50.8    | 0.11                   | -26.4  |
| * Amounts are year-to-date and the related % change ratios are annualized.  |                      |                                | -            |                      |           |                          | -        |                        | -  |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or<br># Means the number is too large to display in the cell                                     | no annualizing)      |                                |              |                      |           |                          | 1        |                        | +  |
| ů , ,   | dolinguonos ropostis | quiromonte for travelle -1 -1- | ht roctruct  | urod (TDP) looss     | l         | l                        | 1        |                        | Ц  |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the<br>This policy change may result in a decline in delinquent loans reported as of Jur |                      | quirerrierits for troubled de  | ot restructi | ureu (TDR) IOBNS.    |           |                          |          | 12 0                   | ELoans 2   |
| Faire, Stange may record and decime in delinquent loans reported as of our  |                      |                                |              |                      |           |                          |          | 12. K                  | _Louis Z   |

|   | Men                                   | nber Business Loa              | ın Inform      | ation                     | 1              |                           |                |                           |          |
|---|---------------------------------------|--------------------------------|----------------|---------------------------|----------------|---------------------------|----------------|---------------------------|----------|
| Return to cover   |                                       | For Charter :                  | N/A            |                           |                |                           |                |                           |          |
| 05/15/2017<br>CU Name: N/A  |                                       | Count of CU :<br>Asset Range : |                |                           |                |                           |                |                           |          |
| Peer Group: N/A   |                                       | Criteria :                     | N/A<br>Region: | Nation * Peer Gro         | up: All *:     | <br>State = 'MO' * Tvp    | l<br>e Include | l<br>d: Federally Insure  | ed State |
|   | Count of C                            | U in Peer Group :              | N/A            |                           |                | ,,                        |                | ,                         |          |
|   | D 0010                                | 5 0040                         | 0/ 01          | 5 0011                    | a. a.          | 5 0015                    | 2/ 21          | 5 0040                    | 0/ 01    |
| BUSINESS LOANS  | Dec-2012                              | Dec-2013                       | % Chg          | Dec-2014                  | % Chg          | Dec-2015                  | % Chg          | Dec-2016                  | % Chg    |
| Member Business Loans (NMBLB) 1   | 278,314,174                           | 279,716,968                    | 0.5            | 312,112,028               | 11.6           | 328,789,402               | 5.3            | 366,443,361               | 11.5     |
| Purchased Business Loans or Participations to   |                                       |                                |                |                           |                |                           |                |                           |          |
| Nonmembers (NMBLB) 1  | 42,944,367                            | 34,497,337                     | -19.7          | 29,844,043                | -13.5          | 27,090,902                | -9.2           | 35,096,410                |          |
| Total Business Loans (NMBLB) 1 Unfunded Commitments 1   | 321,258,541<br>8,505,264              | 314,214,305<br>6,677,267       | -2.2<br>-21.5  | 341,956,071<br>12,254,104 | 8.8<br>83.5    | 355,880,304<br>14,838,328 |                | 401,539,771<br>18,718,057 |          |
| TOTAL BUSINESS LOANS (NMBLB) LESS   | 0,303,204                             | 0,011,201                      | -21.5          | 12,234,104                | 03.3           | 14,030,320                | 21.1           | 10,710,037                | 20.1     |
| UNFUNDED COMMITMENTS 1  | 312,753,277                           | 307,537,038                    | -1.7           | 329,701,967               | 7.2            | 341,041,976               | 3.4            | 382,821,714               | 12.3     |
| %(Total Business Loans (NMBLB) Less Unfunded  | 2.88                                  | 2.77                           | -3.8           | 2.86                      | 2.5            | 2.80                      | -2.4           | 2.98                      | 6.7      |
| Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:  | 2.00                                  | 2.77                           | -3.0           | 2.00                      | 3.5            | 2.00                      | -2.4           | 2.90                      | 0.7      |
| Number of Outstanding Business Loans to Members   | 1,667                                 | 1,742                          | 4.5            | 1,870                     | 7.3            | 2,092                     | 11.9           | 2,325                     | 11.1     |
| Number of Outstanding Purchased Business Loans or   | 400                                   | 450                            | 40.0           | 450                       |                | 405                       |                | 405                       |          |
| Participation Interests to Nonmembers Total Number of Business Loans Outstanding                                    | 190<br>1,857                          | 159<br>1,901                   | -16.3<br>2.4   | 159<br>2,029              | 0.0<br>6.7     | 135<br>2,227              | -15.1<br>9.8   | 135<br>2,460              |          |
| REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   | 1,007                                 | 1,501                          | 2.4            | 2,023                     | 0.7            | 2,221                     | 3.0            | 2,400                     | 10.5     |
| Construction and Development  | 4,851,618                             | 7,714,215                      | 59.0           | 6,216,610                 | -19.4          | 2,855,488                 |                | 13,684,819                |          |
| Farmland  | 1,515,323                             | 1,571,929                      | 3.7            | 1,358,024                 | -13.6          | 1,270,958                 | -6.4           | 947,887                   |          |
| Non-Farm Residential Property Owner Occupied, Non-Farm, Non-Residential Property                                    | 101,757,601<br>83,383,184             | 104,953,139<br>78,599,018      | 3.1<br>-5.7    | 113,578,531<br>80,667,492 | 8.2<br>2.6     | 125,279,942<br>77,327,560 |                | 132,272,305<br>91,676,422 |          |
| Non-Owner Occupied, Non-Farm, Non-Residential Property  | 78,602,248                            | 84,682,429                     | 7.7            | 103,435,158               | 22.1           | 113,997,183               |                | 124,957,636               |          |
| Total Real Estate Secured Business Loans  | 270,109,974                           | 277,520,730                    | 2.7            | 305,255,815               | 10.0           | 320,731,131               | 5.1            | 363,539,069               |          |
| NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-   | · · · · · · · · · · · · · · · · · · · |                                |                |                           |                |                           |                |                           |          |
| MEMBERS)  Loans to finance agricultural production and other loans to farmers                                       | 218,157                               | 364,627                        | 67.1           | 499,186                   | 36.9           | 628,897                   | 26.0           | 764,214                   | 21.5     |
| Commercial and Industrial Loans   | 49,386,999                            | 34,144,104                     | -30.9          | 33,977,269                | -0.5           | 31,668,269                | -6.8           | 34,193,124                |          |
| Unsecured Business Loans  | 981,695                               | 848,316                        | -13.6          | 855,551                   | 0.9            | 1,122,205                 | 31.2           | 922,317                   |          |
| Unsecured Revolving Lines of Credit (Business Purpose)  | 561,716                               | 1,336,528                      | 137.9          | 1,368,250                 | 2.4            | 1,729,802                 |                | 2,121,047                 |          |
| Total Non-Real Estate Secured Business Loans  | 51,148,567                            | 36,693,575                     | -28.3          | 36,700,256                | 0.0            | 35,149,173                | -4.2           | 38,000,702                | 8.1      |
| NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE  Number - Construction and Development                                 | 14                                    | 26                             | 85.7           | 21                        | -19.2          | 11                        | -47.6          | 26                        | 136.4    |
| Number - Farmland   | 6                                     | 8                              | 33.3           | 6                         | -25.0          | 6                         |                |                           |          |
| Number - Non-Farm Residential Property  | 835                                   | 816                            | -2.3           | 925                       | 13.4           | 982                       |                | 1,119                     | 14.0     |
| Number - Owner Occupied, Non-Farm, Non-Residential Property   | 205                                   | 252                            | 22.9           | 214                       | -15.1          | 212                       |                |                           |          |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property  Total Number of Real Estate Secured Business Loans | 219<br>1,279                          | 232<br>1,334                   | 5.9<br>4.3     | 271<br>1,437              | 16.8<br>7.7    | 295<br>1,506              |                | 307<br>1,692              |          |
| Number - Loans to finance agricultural production and other loans to farmers  | 1,279                                 | 1,334                          | 166.7          | 26                        | 62.5           | 23                        |                | 21                        |          |
| Number - Commercial and Industrial Loans  | 315                                   | 287                            | -8.9           | 291                       | 1.4            | 381                       | 30.9           | 463                       | 21.5     |
| Number - Unsecured Business Loans   | 21                                    | 27                             | 28.6           | 33                        | 22.2           | 39                        | 18.2           | 35                        | -10.3    |
| Number - Unsecured Revolving Lines of<br>Credit (Business Purpose)  | 236                                   | 237                            | 0.4            | 242                       | 2.1            | 278                       | 14.9           | 249                       | -10.4    |
| Total Number of Non-Real Estate Secured Business Loans  | 578                                   | 567                            | -1.9           | 592                       | 4.4            | 721                       | 21.8           |                           |          |
| AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:  |                                       |                                |                |                           |                |                           |                |                           |          |
| * MBL (NMBLB) Granted YTD 1   | 57,899,123                            | 100,901,912                    | 74.3           | 85,340,460                | -15.4          | 80,852,852                | -5.3           |                           | 13.3     |
| * Purchased or Participation Interests to Nonmembers (NMBLB)  DELINQUENCY - MEMBER BUSINESS LOANS                   | 14,718,109                            | 9,931,858                      | -32.5          | 6,432,500                 | -35.2          | 3,932,072                 | -38.9          | 6,180,946                 | 57.2     |
| 30 to 59 Days Delinquent  | 8,226,272                             | 7,795,184                      | -5.2           | 4,790,476                 | -38.5          | 1,825,603                 | -61.9          | 4,213,129                 | 130.8    |
| 60 to 179 Days Delinquent   | 7,909,746                             | 3,288,401                      | -58.4          | 1,567,977                 | -52.3          | 692,023                   | -55.9          | 773,843                   | 11.8     |
| 180 to 359 Days Delinquent  | 1,516,255                             | 2,847,290                      | 87.8           | 3,496,526                 | 22.8           | 984,826                   |                | 63,957                    |          |
| > = 360 Days Delinquent  Total Del Loans - All Types (>= 60 Days)   | 1,846,830<br>11,272,831               | 1,598,806<br>7,734,497         | -13.4<br>-31.4 | 649,141<br>5,713,644      | -59.4<br>-26.1 | 464,561<br>2,141,410      | -28.4<br>-62.5 | 856,995<br>1,694,795      |          |
| MBL DELINQUENCY RATIOS  | 11,212,031                            | 7,734,497                      | -51.4          | 3,713,044                 | 20.1           | 2,141,410                 | 02.3           | 1,034,195                 | 20.9     |
| % MBL > = 30 Days Delinquent  | 6.23                                  | 5.05                           | -19.0          | 3.19                      | -36.9          | 1.16                      | -63.5          | 1.54                      |          |
| % MBL >= 60 Days Delinquent (Reportable delinquency)  | 3.60                                  | 2.51                           | -30.2          | 1.73                      | -31.1          | 0.63                      | -63.8          | 0.44                      | -29.5    |
| MBL CHARGE-OFFS AND RECOVERIES:   | 0 505 070                             | 46.544.615                     | E4F ^          | 1,429,569                 | 04 *           | 4.007.510                 | 20.5           | F40 700                   | 40.0     |
| *Total MBL Charge Offs  *Total MBL Recoveries   | 2,565,070<br>60,061                   | 16,544,315<br>463,685          | 545.0<br>672.0 | 1,429,569<br>1,736,438    | -91.4<br>274.5 | 1,007,518<br>958,554      | -29.5<br>-44.8 | 540,702<br>136,045        |          |
| AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)  | 50,001                                | 400,000                        | 512.0          | 1,730,430                 | 217.0          | 550,554                   | 77.0           | 100,040                   | 30.0     |
| % MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)   | N/A                                   | 0.00                           |                | 0.00                      | N/A            | 0.00                      | N/A            | 0.00                      | N/A      |
| MISCELLANEOUS MBL INFORMATION:  |                                       |                                |                |                           |                |                           |                |                           |          |
| Real Estate Loans also Reported as Business Loans  Construction & Development Loans Meeting 723.3(a)                | 262,214,706                           | 272,020,828<br>7,042,165       | 3.7            | 293,752,826<br>1863529    | 8.0<br>-73.5   | 311,672,787<br>1,920,117  |                | 331,675,908<br>10,527,415 |          |
| Number of Construction & Development Loans weeting 723.3(a)   | 4,631,002<br>13                       | 7,042,165                      | 52.1<br>76.9   | 1863529                   | -/3.5<br>-60.9 | 1,920,117                 |                |                           |          |
| Unsecured Business Loans Meeting 723.7(c)-(d)   | 1,099,541                             | 1,027,708                      |                | 1,079,301                 | 5.0            | 1,473,659                 |                |                           |          |
| Number of Unsecured Business Loans - 723.7(c)-(d)   | 26                                    | 36                             | 38.5           | 39                        | 8.3            | 47                        | 20.5           | 47                        | 0.0      |
| Agricultural Related (NMBLB) 1  | 1,733,480                             | 1,936,556                      | 11.7           | 1,857,210                 | -4.1           | 1,899,855                 |                | 1,712,101                 |          |
| Number of Outstanding Agricultural Related Loans  * Business Loans and Participations Sold                          | 2 260 096                             | 1 449 204                      | 100.0          | 1 570 414                 | 33.3           | 29                        |                |                           |          |
| Business Loans and Participations Soid  SBA Loans Outstanding   | 3,269,986<br>9,790,285                | 1,449,204<br>5,521,111         | -55.7<br>-43.6 | 1,579,414<br>4,041,635    | 9.0            | 868,277<br>3,969,871      | -45.0<br>-1.8  |                           |          |
| Number of SBA Loans Outstanding   | 9,790,265                             | 5,521,111                      | -24.5          | 4,041,635                 | -52.5          | 3,969,671                 |                |                           |          |
| PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year  |                                       |                                |                |                           |                |                           |                |                           |          |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo           |                                       |                                |                |                           |                |                           |                |                           |          |
| This policy change may result in a decline in delinquent loans reported as of June 2012.                            |                                       |                                |                |                           |                |                           |                |                           | 13. MBLs |

|  | Inve          | stments, Cash, & Cas  | h Equiva | lents                |           |                        |            |                      |           |
|--|---------------|-----------------------|----------|----------------------|-----------|------------------------|------------|----------------------|-----------|
| Return to cover  |               | For Charter :         | N/A      |                      |           |                        |            |                      |           |
| 05/15/2017   |               | Count of CU:          | 107      |                      |           |                        |            |                      |           |
| CU Name: N/A   |               | Asset Range :         |          |                      |           |                        |            |                      |           |
| Peer Group: N/A  |               | Criteria :            | Region:  | Nation * Peer Group: | All * Sta | te = 'MO' * Type Inclu | ded: Feder | ally Insured State C | redit     |
|  | Count         | of CU in Peer Group : | N/A      |                      |           |                        |            |                      |           |
|  |               |                       |          |                      |           |                        |            |                      |           |
|  | Dec-2012      | Dec-2013              | % Chg    | Dec-2014             | % Chg     | Dec-2015               | % Chg      | Dec-2016             | % Chg     |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS       |               |                       |          |                      |           |                        |            |                      |           |
| ASC 320 CLASS OF INVESTMENTS                           |               |                       |          |                      |           |                        |            |                      |           |
| Held to Maturity < 1 yr                                | 30,397,615    | 13,801,346            | -54.6    | 10,970,898           | -20.5     | 18,799,263             | 71.4       | 15,827,818           | -15.8     |
| Held to Maturity 1-3 yrs                               | 34,259,619    | , , ,                 |          |                      |           | 56,470,609             |            | 71,355,764           | 26.4      |
| Held to Maturity 3-5 yrs                               | 87,176,299    |                       | -7.4     |                      | -32.8     | 25,070,650             |            | 22,469,921           | -10.4     |
| Held to Maturity 5-10 yrs                              | 17,990,752    |                       |          | - , ,                | -26.8     | 14,787,512             |            | 8,968,307            | -39.4     |
| Held to Maturity 3-10 yrs                              | N/A           |                       | 00.0     | N/A                  | 20.0      | N/A                    | 10.0       | N/A                  | 00.1      |
| Held to Maturity > 10 yrs                              | 2,953,677     |                       | 110.6    |                      | -32.0     | 0                      | -100.0     | 0                    | N/A       |
| TOTAL HELD TO MATURITY                                 | 172,777,962   |                       |          | , ,                  |           | 115,128,034            |            | 118,621,810          |           |
| TOTAL HELD TO MATORITI                                 | 172,777,902   | 103,374,040           | -4.2     | 134,009,104          | -10.7     | 113,120,034            | -14.5      | 110,021,010          | 3.0       |
| Available for Sale < 1 yr                              | 330,214,080   | 235,226,369           | -28.8    | 129,604,506          | -44.9     | 195,458,945            | 50.8       | 261,845,175          | 34.0      |
| Available for Sale 1-3 yrs                             | 741,393,519   | 424,270,652           | -42.8    | 720,904,062          | 69.9      | 685,699,284            | -4.9       | 601,525,640          | -12.3     |
| Available for Sale 3-5 yrs                             | 615,415,656   | 932,571,020           | 51.5     | 747,526,186          | -19.8     | 770,726,758            | 3.1        | 919,306,479          | 19.3      |
| Available for Sale 5-10 yrs                            | 177,561,687   | 249,275,867           | 40.4     | 168,248,909          | -32.5     | 115,815,282            | -31.2      | 143,662,262          | 24.0      |
| Available for Sale 3-10 yrs                            | N/A           |                       |          | N/A                  |           | N/A                    |            | N/A                  |           |
| Available for Sale > 10 yrs                            | 13,408,439    |                       | 36.1     | 24,316,793           | 33.2      | 18,027,410             | -25.9      | 5,602,792            | -68.9     |
| TOTAL AVAILABLE FOR SALE                               | 1,877,993,381 | 1,859,597,079         |          | · · ·                |           | 1,785,727,679          |            | 1,931,942,348        |           |
|  | .,0,000,00.   | 1,000,001,010         |          | 1,1 00,000, 100      | 0         | 1,1 00,1 21,1010       | 0.0        | 1,001,012,010        | 0.2       |
| Trading < 1 year                                       | 0             |                       | N/A      | 0                    |           | 0                      | N/A        | 0                    | -         |
| Trading 1-3 years                                      | 0             |                       |          | 0                    | ,         | 0                      |            | 0                    | ,         |
| Trading 3-5 years                                      | 0             | 0                     | N/A      | 0                    | N/A       | 0                      | N/A        | 0                    | N/A       |
| Trading 5-10 years                                     | 18,636,459    | 20,675,914            | 10.9     | 21,159,784           | 2.3       | 20,002,670             | -5.5       | 20,371,499           | 1.8       |
| Trading 3-10 years                                     | N/A           | N/A                   |          | N/A                  |           | N/A                    |            | N/A                  |           |
| Trading > 10 years                                     | 0             | 0                     | N/A      | 0                    | N/A       | 0                      | N/A        | 0                    | N/A       |
| TOTAL TRADING  | 18,636,459    | 20,675,914            | 10.9     | 21,159,784           | 2.3       | 20,002,670             | -5.5       | 20,371,499           | 1.8       |
|  |               |                       |          |                      |           |                        |            |                      |           |
| Other Investments < 1 yr                               | 1,199,474,817 | 968,276,214           | -19.3    | 877,675,989          | -9.4      | 1,251,214,869          | 42.6       | 1,156,850,046        | -7.5      |
| Other Investments 1-3 yrs                              | 393,865,501   | 379,870,932           | -3.6     | 399,635,329          | 5.2       | 331,907,106            | -16.9      | 296,584,562          | -10.6     |
| Other Investments 3-5 yrs                              | 136,238,229   | 149,672,803           | 9.9      | 115,148,631          | -23.1     | 99,762,513             | -13.4      | 94,911,920           | -4.9      |
| Other Investments 5-10 yrs                             | 35,775,721    | 44,867,889            | 25.4     | 47,007,169           | 4.8       | 38,456,725             | -18.2      | 10,138,433           | -73.6     |
| Other Investments 3-10 yrs                             | N/A           | N/A                   |          | N/A                  |           | N/A                    |            | N/A                  |           |
| Other Investments > 10 yrs                             | 1,565,729     | 1,844,828             | 17.8     | 1,420,147            | -23.0     | 1,647,617              | 16.0       | 486,724              | -70.5     |
| TOTAL Other Investments                                | 1,766,919,997 | 1,544,532,666         | -12.6    | 1,440,887,265        | -6.7      | 1,722,988,830          | 19.6       | 1,558,971,685        | -9.5      |
| MATURITIES:  |               |                       |          |                      |           |                        |            |                      |           |
| Total Investments < 1 yr                               | 1,560,086,512 | 1,217,303,929         | -22.0    | 1,018,251,393        | -16.4     | 1,465,473,077          | 43.9       | 1,434,523,039        | -2.1      |
| Total Investments 1-3 yrs                              | 1,169,518,639 |                       | -28.6    |                      | 39.0      | 1,074,076,999          | -7.5       | 969,465,966          |           |
| Total Investments 3-5 yrs                              | 838,830,184   | , ,                   |          |                      | -21.2     | 895,559,921            | -7.3       | 1,036,688,320        | 15.8      |
| Total Investments 5-5 yrs  Total Investments 5-10 yrs  | 249,964,619   |                       | 1        |                      | -21.2     | 189,062,189            |            | 183,140,501          | -3.1      |
| ,  |               |                       | 39.0     | 261,400,885<br>N/A   | -20.1     | 189,062,189<br>N/A     | -21.1      |                      | -3.1      |
| Total Investments 3-10 yrs                             | N/A           |                       | 40.0     |                      | 40.0      |                        | 24.4       | N/A                  | 00.0      |
| Total Investments > 10 yrs                             | 17,927,845    | , ,                   |          |                      | 13.9      | 19,675,027             | -34.4      | 6,089,516            |           |
| Total  | 3,836,327,799 | 3,590,380,299         | -6.4     | 3,387,336,609        | -5.7      | 3,643,847,213          | 7.6        | 3,629,907,342        | -0.4      |
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|  |               |                       |          |                      |           |                        |            | 14                   | . InvCash |

|   |                        | Other Investment Inf    | formatio      | n                     |             |                       | 1            |                      |            |
|---|------------------------|-------------------------|---------------|-----------------------|-------------|-----------------------|--------------|----------------------|------------|
| Return to cover   |                        | For Charter :           |               |                       |             |                       |              |                      |            |
| 05/15/2017  |                        | Count of CU:            |               |                       |             |                       |              |                      |            |
| CU Name: N/A Peer Group: N/A  |                        | Asset Range :           |               | Notion * Door Crow    | . All * C   | tota IMOI * Tuma Im   |              | Fadarally Incored C  | <u> </u>   |
| Peer Group: N/A   | Count of               | CU in Peer Group :      |               | : Nation * Peer Group | D: All " S  | tate = WO Type in     | ciuaea: i    | rederally insured Si | ate        |
|   | Ocani or               | CO III I CCI CICUP :    | 14/4          |                       |             |                       |              |                      |            |
|   | Dec-2012               | Dec-2013                | % Chg         | Dec-2014              | % Chg       | Dec-2015              | % Chg        | Dec-2016             | % Chg      |
| INVESTMENT SUMMARY:   |                        |                         |               |                       |             |                       |              |                      |            |
| NCUA Guaranteed Notes (included in US Gov't Obligations)                            | 35,620,703             | 29,312,585              |               |                       | -10.9       |                       | -34.0        |                      |            |
| Total FDIC-Issued Guaranteed Notes  | 5,000                  | 0                       |               |                       | N/A         |                       |              | 0                    |            |
| All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS               | 64,363,364             | 102,225,315             | 58.8<br>31.6  |                       | -41.7       | , ,                   | 2.2<br>-8.8  |                      | _          |
| TOTAL U.S. GOVERNIVIENT OBLIGATIONS   | 99,989,067             | 131,537,900             | 31.0          | 85,740,238            | -34.8       | 78,203,841            | -0.0         | 105,106,650          | 34.4       |
| Agency/GSE Debt Instruments (not backed by mortgages)                               | 891,482,742            | 903.593.825             | 1.4           | 871,146,157           | -3.6        | 729,081,154           | -16.3        | 717.788.374          | -1.5       |
| Agency/GSE Mortgage-Backed Securities   | 995,713,210            | 936,059,535             |               |                       | -0.4        |                       |              | ,,-                  |            |
| TOTAL FEDERAL AGENCY SECURITIES   | 1,887,195,952          | 1,839,653,360           | -2.5          |                       | -1.9        |                       | -2.5         | , , ,                | _          |
| Securities Issued by States and Political Subdivision in the U.S.                   | 11,720,048             | 12,965,820              | 10.6          | 9,193,306             | -29.1       | 9,342,933             | 1.6          | 4,857,942            | -48.0      |
| Privately Issued Mortgage-Related Securities  | 9,321,767              | 0                       |               |                       | N/A         |                       |              | C                    |            |
| Privately Issued Securities (FCUs only)   | 0                      | 0                       | N/A           |                       | N/A         | 0                     |              | C                    |            |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)                           | 3,659,674              | 2,719,448               | -25.7         | 1,300,361             | -52.2       |                       | -27.7        | 695,874              |            |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES  | 12,981,441             | 2,719,448               | -79.1         | 1,300,459             | -52.2       | 940,712               | -27.7        | 695,874              | -26.0      |
| Mutual Funds  | 26,862,342             | 29,544,874              | 10.0          | 28,381,953            | -3.9        | 27,137,987            | -4.4         | 220,171              | -99.2      |
| Common Trusts   | 3,485,899              | 29,544,874<br>3,566,097 | 2.3           |                       | -3.9        | , ,                   | -4.4         | 3,510,271            | _          |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS                                       | 30,348,241             | 33,110,971              | 9.1           |                       | -3.6        |                       | -3.9         |                      |            |
| Bank Issued FDIC-Guaranteed Bonds   | 0                      | 00,110,071              |               |                       | N/A         |                       |              | 0,700,112            |            |
| MORTGAGE RELATED SECURITIES:  |                        |                         |               |                       |             | -                     |              |                      |            |
| Collateralized Mortgage Obligations   | 471,919,453            | 350,264,470             | -25.8         | 329,226,367           | -6.0        | 405,298,265           | 23.1         | 456,348,742          | 12.6       |
| Commercial Mortgage Backed Securities   | 47,849,910             | 55,197,780              | 15.4          | 46,172,707            | -16.4       | 68,696,412            | 48.8         | 182,461,623          | 165.6      |
| OTHER INVESTMENT INFORMATION:   |                        |                         |               |                       |             |                       |              |                      |            |
| Non-Mortgage Related Securities With Embedded Options<br>or Complex Coupon Formulas | 0                      | 0                       | N/A           |                       | N/A         | 0                     | N/A          | C                    | NI/A       |
| Non-Mortgage Related Securities With Maturities > 3 Yrs                             | U                      | U                       | IN/A          | . 0                   | IN/A        | U                     | IN/A         | U                    | N/A        |
| Without Embedded Options or Complex Coupon Formulas                                 | 0                      | 0                       | N/A           | . 0                   | N/A         | 0                     | N/A          | C                    | N/A        |
| Securities per 703.12(b)  | 0                      | 0                       | N/A           | . 0                   | N/A         | 0                     | N/A          | C                    | N/A        |
| Deposits/Shares per 703.10(a)   | 0                      | 0                       | N/A           | . 0                   | N/A         | 0                     | N/A          | C                    | N/A        |
| Market Value of Investments Purchased Under<br>Investment Pilot Program (703.19)    | 0                      | 0                       | N/A           |                       | NI/A        | 0                     | N/A          |                      | N/A        |
| Fair Value of Total Investments   | 3,837,870,621          | 3,591,674,369           | -6.4          |                       | N/A<br>-5.6 |                       | 7.6          |                      |            |
| Investment Repurchase Agreements  | 0,037,070,021          |                         |               |                       | -3.0<br>N/A |                       |              | 3,030,338,304        | _          |
| Borrowing Repurchase Agreements Placed in Investments                               |                        | -                       | 1,071         |                       | 1,071       |                       | 14,71        |                      | 1,7,       |
| for Positive Arbitrage  | 0                      | 0                       | N/A           | . 0                   | N/A         | 10,085,300            | N/A          | 12,820,488           | _          |
| Cash on Deposit in Corporate Credit Unions  | 149,005,809            | 118,296,338             | -20.6         |                       | -13.3       |                       | 49.0         | 138,903,740          | -          |
| Cash on Deposit in Other Financial Institutions                                     | 607,131,227            | 500,859,070             | -17.5         | 455,851,976           | -9.0        | 744,359,460           | 63.3         | 625,332,102          | -16.0      |
| CUSO INFORMATION Value of Investments in CUSO                                       | 24 000 005             | 40,000,004              | 40.0          | 40 500 047            | 4.0         | 44.040.070            | 2.5          | 40 540 050           | 12.6       |
| CUSO loans  | 34,999,085<br>856,874  | 40,662,601<br>406,243   | 16.2<br>-52.6 |                       | 4.6         | 44,019,976<br>489,422 | 3.5<br>-94.5 | , ,                  | _          |
| Aggregate cash outlays in CUSO  | 21,749,309             | 22,183,418              |               |                       | 6.8         |                       |              | ,                    |            |
| , iggiogate cash cattays in cooc  | 21,140,000             | 22,100,410              | 2.0           | 20,004,700            | 0.0         | 20,000,000            | 0.0          | 20,727,100           | 0.0        |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)1                           | 0                      | 0                       | N/A           | 2,330,265             | N/A         | 2,430,200             | 4.3          | (                    | -100.0     |
| Outstanding Balance of Brokered CDs and Share                                       |                        |                         |               |                       |             |                       |              |                      |            |
| Certificates Purchased  | 198,441,630            | 167,319,924             | -15.7         | 163,791,429           | -2.1        | 185,526,154           | 13.3         | 181,543,795          | -2.1       |
| CREDIT UNION INVESTMENT PROGRAMS  |                        |                         | 10-           |                       |             |                       |              |                      |            |
| Mortgage Processing Approved Mortgage Seller  | 16                     | 18                      |               |                       | 11.1        | 21                    | 5.0          |                      | _          |
| Approved Mortgage Seller  Borrowing Repurchase Agreements                           | 15<br>0                | 15<br>0                 |               |                       |             |                       |              | 18                   |            |
| Brokered Deposits (all deposits acquired through 3rd party)                         | 1                      | 2                       |               |                       |             |                       |              |                      |            |
| Investment Pilot Program  | 0                      | 0                       |               |                       | N/A         |                       |              | 0                    |            |
| Investments Not Authorized by FCU Act (SCU only)                                    | 0                      | 0                       |               |                       | N/A         |                       |              | 2                    | _          |
| Deposits and Shares Meeting 703.10(a)   | 0                      | 0                       |               |                       | N/A         |                       |              | C                    |            |
| Brokered Certificates of Deposit (investments)                                      | 28                     | 30                      |               |                       | 0.0         |                       |              | 33                   |            |
| Charitable Donation Accounts  | N/A                    | N/A                     |               | 0                     |             | 0                     | N/A          | C                    | N/A        |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE                                      |                        |                         |               |                       |             |                       |              |                      |            |
| BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities                             | N/A                    | N/A                     |               | 27,533,268            |             | 24,477,304            | -11.1        | 21,751,020           | -11.1      |
| Other Investments   | N/A                    | N/A                     |               | 5,364,888             |             | 3,818,207             | -28.8        |                      | _          |
| Other Assets  | N/A                    | N/A                     |               | 78,631,485            |             | 108,514,410           |              |                      |            |
| Total Assets Used to Fund Employee Benefit Plans or Deferred                        |                        |                         |               |                       |             |                       |              |                      |            |
| Compensation Agreements   | N/A                    | N/A                     |               | 111,529,641           |             | 136,809,921           | 22.7         | 152,856,197          | 11.7       |
| Al Delegate March 04 0044 (big how look 1 1)  | harafillata .          |                         |               |                       |             |                       |              |                      |            |
| 1/ Prior to March 31, 2014, this item included investments purchased for employee   | penetit/deterred compe | nsation plans.          |               |                       | I           | T                     |              | ı                    |            |
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|   |                        |                         |               | 1                     |             |                       |              | 15.Oth               | nerInvinfo |

|  | Supplemental Shar        | e Information, Off B   | olonoo S | hoot 9 Parrowings     |   |                          |              | 1                    |             |
|--|--------------------------|------------------------|----------|-----------------------|---|--------------------------|--------------|----------------------|-------------|
| Return to cover  | Supplemental Shal        | For Charter :          |          | neet, & Borrowings    |   |                          |              |                      |             |
| 05/15/2017   |                          | Count of CU :          |          |                       |   |                          |              |                      |             |
| CU Name: N/A   |                          | Asset Range :          | N/A      |                       |   |                          |              |                      |             |
| Peer Group: N/A  |                          | Criteria :             |          | : Nation * Peer Group | : All * St                              | ate = 'MO' * Type Inc    | cluded: F    | ederally Insured Sta | ate         |
|  | Count o                  | CU in Peer Group :     | N/A      |                       |   |                          |              |                      |             |
|  | Dec-2012                 | Dec-2013               | % Chg    | Dec-2014              | % Chg                                   | Dec-2015                 | % Cha        | Dec-2016             | % Chg       |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):                                       |                          |                        | 70 0113  | 200 2011              | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                          | , c c g      |                      | ,, cg       |
| Accounts Held by Member Government Depositors  | 723,779                  | 753,956                | 4.2      | 779,429               | 3.4                                     | 788,500                  | 1.2          | 1,393,985            | 76.8        |
| Accounts Held by Nonmember Government Depositors   | 1,191,037                | 1,589,289              | 33.4     | 1,832,149             | 15.3                                    | 1,955,200                | 6.7          | 1,729,535            | -11.5       |
| Employee Benefit Member Shares   | 17,069,603               | 18,132,072             | 6.2      |                       | 11.8                                    | 21,006,162               | 3.6          |                      |             |
| Employee Benefit Nonmember Shares  | 0                        |                        |          |                       | N/A                                     | 0                        |              |                      |             |
| 529 Plan Member Deposits   | 0                        |                        |          |                       | N/A                                     | 0                        |              |                      |             |
| Non-dollar Denominated Deposits  | 0                        |                        |          |                       | N/A                                     | 0                        |              |                      |             |
| Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000                      | 10,965,154               |                        |          |                       | 27.4                                    | 22,568,930               |              |                      |             |
| Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000      | 449,928,330              |                        | 2.5      |                       | -3.7                                    | 450,700,395              | 1.5<br>-1.8  |                      | 6.6<br>-5.0 |
| Dollar Amount of Share Drafts Swept to Regular Shares or                                       | 328,644,933              | 325,083,662            | -1.1     | 314,817,700           | -3.2                                    | 309,151,688              | -1.0         | 293,622,367          | -5.0        |
| Money Market Accounts  | 7,266,969                | 3,891,828              | -46.4    | 0                     | -100.0                                  | 0                        | N/A          | 0                    | N/A         |
| Business Share Accounts  | N/A                      | 141,965,011            |          | 165,889,680           | 16.9                                    | 203,968,221              | 23.0         | 210,176,031          | 3.0         |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit                       | N/A                      | 7,582,679              |          | 13,148,967            | 73.4                                    | 6,183,580                | -53.0        | 6,263,090            | 1.3         |
| SAVING MATURITIES  |                          |                        |          |                       |   |                          |              |                      |             |
| < 1 year   | 8,158,045,777            | 8,463,342,565          | 3.7      |                       | 3.6                                     | 9,436,412,014            | 7.6          |                      |             |
| 1 to 3 years   | 703,575,186              |                        | 2.7      |                       | 3.4                                     | 724,081,317              | -3.1         |                      | -7.3        |
| > 3 years  | 494,472,002              | 468,898,102            | -5.2     |                       | -15.0                                   | 350,756,600              | -12.0        |                      |             |
| Total Shares & Deposits  | 9,356,092,965            | 9,654,946,322          | 3.2      | 9,916,058,554         | 2.7                                     | 10,511,249,931           | 6.0          | 11,003,587,915       | 4.7         |
| INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF         | 9                        | 0                      | -11.1    |                       | 0.0                                     | 8                        | 0.0          | 7                    | -12.5       |
| Dollar Amount of Shares/Deposits Covered by Additional Insurance                               | 44,136,439               |                        | -11.1    | 37,607,258            | 0.0                                     | 37.599.593               | 0.0          |                      |             |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS  | 44,100,400               | 37,040,700             | 14.0     | 07,007,200            | 0.2                                     | 01,000,000               | 0.0          | 33,031,000           | 10.5        |
| LOANS  |                          |                        |          |                       |   |                          |              |                      |             |
| Member Business Loans Secured by Real Estate   | N/A                      | 3,808,237              |          | 6,442,501             | 69.2                                    | 9,426,812                | 46.3         | 12,321,917           | 30.7        |
| Member Business Loans NOT Secured by Real Estate   | N/A                      | 2,558,769              |          | 4,172,551             | 63.1                                    | 4,398,940                | 5.4          |                      |             |
| Nonmember Business Loans Secured by Real Estate  | N/A                      | 255,089                |          | 1,537,162             | 502.6                                   | 979,245                  |              |                      |             |
| Nonmember Business Loans NOT Secured by Real Estate  | N/A                      | 55,172                 |          | 101,890               | 84.7                                    | 33,331                   | -67.3        |                      | -100.0      |
| Total Unfunded Commitments for Business Loans  | 8,505,264                | 6,677,267              | -21.5    | 12,254,104            | 83.5                                    | 14,838,328               | 21.1         | 18,718,057           | 26.1        |
| Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)                |                          |                        |          |                       |   |                          |              |                      |             |
| Agricultural Related Business Loans  | N/A                      | 38,607                 |          | 481,860               | 1,148.1                                 | 29,760                   | -93.8        | 97,892               | 228.9       |
| Construction & Land Development  | 556,238                  |                        | -34.1    | 781,790               | 113.3                                   | 621,560                  | -20.5        |                      |             |
| Outstanding Letters of Credit  | 80,015                   | 0                      |          |                       | N/A                                     | 341,976                  |              |                      |             |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL   |                          |                        |          |                       |   |                          |              |                      |             |
| REMAINING LOANS (NON-BUSINESS)   |                          |                        |          |                       |   |                          |              |                      |             |
| Revolving O/E Lines 1-4 Family   | 409,413,477              | 402,769,345            | -1.6     |                       | -2.0                                    | 420,889,088              |              |                      |             |
| Credit Card Line   | 846,690,347              | 910,503,391            | 7.5      |                       | 9.0                                     | 936,065,206              |              |                      |             |
| Unsecured Share Draft Lines of Credit  | 115,553,199              |                        | 0.2      |                       | -0.2                                    | 114,714,998              | -0.7         |                      |             |
| Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose        | 239,706,356<br>1,094,950 | 239,639,235<br>704,757 | -35.6    |                       | -0.8<br>78.8                            | 252,476,221<br>1,028,671 | 6.2<br>-18.4 |                      |             |
| Federally Insured Home Equity Conversion Mortgages (HECM)                                      | 1,034,930                |                        |          |                       | N/A                                     | 1,020,071                |              |                      |             |
| Proprietary Reverse Mortgage Products  | 0                        |                        |          |                       | N/A                                     | 0                        |              |                      |             |
| Other Unused Commitments   | 53,300,142               | 49,224,648             | -7.6     | 57,698,155            | 17.2                                    | 62,228,479               | 7.9          | 25,771,454           | -58.6       |
| Total Unfunded Commitments for Non-Business Loans  | 1,665,758,471            | 1,718,572,301          | 3.2      | 1,799,125,444         | 4.7                                     | 1,787,402,663            | -0.7         | 1,893,102,691        | 5.9         |
| Total Unused Commitments   | 1,674,263,735            | 1,725,249,568          | 3.0      | 1,811,379,548         | 5.0                                     | 1,802,240,991            | -0.5         | 1,911,820,748        | 6.1         |
| %(Unused Commitments / Cash & ST Investments)  | 100.18                   |                        | 28.8     |                       | 22.3                                    | 112.68                   | -28.6        |                      | 7.5         |
| Unfunded Commitments Committed by Credit Union   | 1,673,842,282            | 1,724,277,461          | 3.0      |                       | 5.0                                     | 1,802,240,991            | -0.4         |                      |             |
| Unfunded Commitments Through Third Party   | 421,453                  | 972,107                | 130.7    |                       | 19.7                                    | 0                        |              |                      |             |
| Loans Transferred with Recourse 1  | 155,461,938              | 165,207,539            | 6.3      |                       | 45.0                                    | 254,195,432              | 6.1          | 297,567,906          |             |
| Pending Bond Claims  | 247,011                  | 261,965                | 6.1      |                       | 62.7                                    | 607,516                  |              |                      |             |
| Other Contingent Liabilities  CREDIT AND BORROWING ARRANGEMENTS:                               | 698,363                  | 720,071                | 3.1      | 884,846               | 22.9                                    | 1,134,868                | 28.3         | 21,693,808           | 1,811.6     |
| Num FHLB Members   | 24                       | 26                     | 8.3      | 27                    | 3.8                                     | 27                       | 0.0          | 26                   | -3.7        |
| LINES OF CREDIT (Borrowing)  | 24                       | 20                     | 0.3      | , 21                  | 3.8                                     | 21                       | 0.0          | 20                   | -3.7        |
| Total Credit Lines   | 1,521,281,448            | 1,536,947,893          | 1.0      | 1,714,643,994         | 11.6                                    | 1,939,240,105            | 13.1         | 2,082,025,996        | 7.4         |
| Total Committed Credit Lines   | 28,008,001               | 387,263,166            |          |                       | -5.5                                    | 377,231,079              |              |                      |             |
| Total Credit Lines at Corporate Credit Unions  | 297,143,503              |                        | -5.8     |                       | -2.1                                    | 274,538,800              |              |                      |             |
| Draws Against Lines of Credit  | 5,438,248                | 3,117,651              | -42.7    |                       | 635.7                                   | 9,280,788                |              |                      |             |
| BORROWINGS OUTSTANDING FROM CORPORATE  |                          |                        |          |                       |   |                          |              |                      |             |
| CREDIT UNIONS  |                          |                        |          |                       |   |                          |              |                      |             |
| Line of Credit Outstanding from Corporate Cus  | 438,248                  |                        | 408.0    |                       | 267.4                                   | 0                        |              |                      |             |
| Term Borrowings Outstanding from Corporate Cus   | 5,000,000                | 0                      | -100.0   | 0                     | N/A                                     | 0                        | N/A          | 0                    | N/A         |
| MISCELLANEOUS BORROWING INFORMATION:   | 723,556,969              | 000 470 400            | 25.7     | 1 244 004 500         | 33.2                                    | 4 224 550 242            | 1.7          | 1 604 004 000        | 31.9        |
| Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at         | 123,006,969              | 909,178,493            | 25.7     | 1,211,001,596         | 33.2                                    | 1,231,550,343            | 1.7          | 1,624,201,306        | 31.9        |
| Lenders Option   | 53,000,000               | 13,000,000             | -75.5    | 10,000,000            | -23.1                                   | 10,000,000               | 0.0          | 0                    | -100.0      |
| Uninsured Secondary Capital <sup>2</sup>   | 0                        |                        |          |                       | N/A                                     | 0                        |              |                      |             |
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| Included MBL construction and land development prior to 03/31/09.                              |                          |                        |          |                       |   |                          |              |                      |             |
| <sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 fo. | rward                    |                        |          |                       |   |                          |              | 16.SuppShareO        | BS&Borr     |

|  | Miscella          | neous Information, P  | rograms.    | Services             |             |                       |          |                        | Т       |
|--|-------------------|-----------------------|-------------|----------------------|-------------|-----------------------|----------|------------------------|---------|
| Return to cover  | moona             | For Charter :         |             | 00.1.000             |             |                       |          |                        | +       |
| 05/15/2017   |                   | Count of CU:          |             |                      |             |                       |          |                        |         |
| CU Name: N/A   |                   | Asset Range :         |             |                      |             |                       |          |                        |         |
| Peer Group: N/A  |                   |                       |             | Nation * Peer Group: | All * State | e = 'MO' * Type Inclu | ded: Fed | erally Insured State C | redit   |
|  | Count             | of CU in Peer Group : | N/A         |                      |             |                       |          |                        |         |
|  |                   |                       |             |                      |             |                       |          |                        | <b></b> |
|  | Dec-2012          | Dec-2013              | % Chg       | Dec-2014             | % Chg       | Dec-2015              | % Chg    | Dec-2016               | % Chg   |
| MEMBERSHIP:  |                   |                       |             |                      |             |                       |          |                        |         |
| Num Current Members  | 1,288,149         | 1,320,195             | 2.5         | 1,353,587            | 2.5         | 1,389,705             | 2.7      | 1,416,094              |         |
| Num Potential Members  | 28,777,162        | 30,861,655            | 7.2         | 34,288,419           | 11.1        | 33,715,033            | -1.7     | 37,212,607             |         |
| % Current Members to Potential Members   | 4.48              | 4.28                  | -4.4        | 3.95                 | -7.7        | 4.12                  | 4.4      | 3.81                   | -7.7    |
| * % Membership Growth  | 3.00              | 2.49                  | -17.2       | 2.53                 | 1.7         | 2.67                  | 5.5      | 1.90                   |         |
| Total Num Savings Accts  | 2,397,741         | 2,460,159             | 2.6         | 2,527,354            | 2.7         | 2,621,112             | 3.7      | 2,655,232              | 1.3     |
| EMPLOYEES:   |                   |                       |             |                      |             |                       |          |                        |         |
| Num Full-Time Employees  | 3,289             | 3,369                 | 2.4         | 3,482                | 3.4         | 3,612                 |          | 3,708                  |         |
| Num Part-Time Employees  | 419               | 431                   | 2.9         | 439                  | 1.9         | 422                   | -3.9     | 385                    | -8.8    |
| BRANCHES:  |                   |                       |             |                      |             |                       |          |                        |         |
| Num of CU Branches   | 308               | 316                   |             | 315                  | -0.3        | 313                   |          | 310                    |         |
| Num of CUs Reporting Shared Branches   | 29                | 31                    | 6.9         | 30                   | -3.2        | 30                    |          | 30                     | _       |
| Plan to add new branches or expand existing facilities                         | 13                | 13                    | 0.0         | 11                   | -15.4       | 11                    | 0.0      | 15                     | 36.4    |
| MISCELLANEOUS LOAN INFORMATION:  |                   |                       |             |                      |             |                       |          |                        |         |
| **Total Amount of Loans Granted YTD  | 3,574,516,768     | 3,446,856,227         | -3.6        | 3,298,350,353        | -4.3        | 3,799,506,715         | 15.2     | 4,156,782,511          | 9.4     |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date              | 0                 | 0                     | N/A         | 0                    | N/A         | 0                     | N/A      | 0                      | N/A     |
| (FCUs Only) MEMBER SERVICE AND PRODUCT OFFERINGS                               | U                 | U                     | IN/A        | 0                    | IN/A        | U                     | IN/A     | U                      | IN/A    |
| (Credit Programs):   |                   |                       |             |                      |             |                       |          |                        |         |
| Business Loans   | 32                | 29                    | -9.4        | 33                   | 13.8        | 32                    | -3.0     | 32                     | 0.0     |
| Credit Builder   | 19                | 23                    |             | 24                   | 4.3         | 28                    |          | 27                     |         |
| Debt Cancellation/Suspension   | 6                 | 6                     |             | 6                    |             | 5                     |          | 5                      |         |
| Direct Financing Leases  | 0                 | 0                     |             | 0                    |             | 0                     |          | 0                      |         |
| Indirect Business Loans  | 9                 | 9                     |             | 9                    |             | 9                     |          | 8                      |         |
| Indirect Consumer Loans  | 34                | 35                    |             | 35                   |             | 34                    |          | 35                     |         |
| Indirect Mortgage Loans  | 10                | 9                     |             | 10                   | 11.1        | 9                     |          | 9                      |         |
| Interest Only or Payment Option 1st Mortgage Loans                             | 7                 | 11                    |             | 10                   |             | 11                    | 10.0     | 11                     |         |
| Micro Business Loans   | 10                | 11                    |             | 11                   | 0.0         | 13                    |          | 12                     |         |
| Micro Consumer Loans   | 13                | 13                    |             | 14                   |             | 14                    |          | 12                     |         |
| Overdraft Lines of Credit  | 64                | 64                    |             | 64                   | 0.0         | 64                    | 0.0      | 59                     |         |
| Overdraft Protection   | 61                | 58                    |             | 58                   | 0.0         | 57                    | -1.7     | 55                     |         |
| Participation Loans  | 38                | 41                    | 7.9         | 45                   | 9.8         | 43                    |          | 40                     |         |
| Pay Day Loans  |                   |                       |             |                      |             |                       |          |                        |         |
| Real Estate Loans  | 15<br>84          | 15<br>85              |             | 15<br>83             |             | 15<br>80              |          | 15<br>78               |         |
| Refund Anticipation Loans  | 2                 | 2                     |             | 2                    | -2.4<br>0.0 | 2                     |          | 2                      |         |
| Risk Based Loans   | 75                | 81                    | 8.0         | 83                   | 2.5         |                       |          | 80                     |         |
| Share Secured Credit Cards   |                   |                       |             |                      |             | 82                    | -1.2     |                        | _       |
|  | 27<br>0           | 31                    | 14.8<br>N/A | 31                   | 0.0         | 30                    |          | 31                     |         |
| Payday Alternative Loans (PAL Loans)  MEMBER SERVICE AND PRODUCT OFFERINGS     | Ü                 | U                     | IN/A        | 0                    | N/A         | 0                     | N/A      | U                      | N/A     |
|  |                   |                       |             |                      |             |                       |          |                        |         |
| (Other Programs): ATM/Debit Card Program                                       | 88                | 88                    | 0.0         | 86                   | -2.3        | 82                    | -4.7     | 79                     | -3.7    |
| Business Share Accounts  | 41                | 43                    |             | 45                   |             | 44                    |          | 42                     |         |
| Check Cashing  | 62                | 62                    | 0.0         | 63                   | 1.6         | 60                    | -4.8     | 60                     | _       |
| First Time Homebuyer Program   | 12                | 13                    |             | 12                   |             | 13                    |          | 14                     |         |
| Health Savings Accounts  | 11                | 11                    | 0.0         | 12                   |             | 12                    |          | 12                     |         |
| Individual Development Accounts  | 2                 | 2                     |             | 2                    |             | 2                     |          | 2                      |         |
| In-School Branches   | 2                 | 1                     | -50.0       | 1                    | 0.0         |                       | 0.0      | 1                      | 0.0     |
| Insurance/Investment Sales   | 33                | 33                    |             | 36                   | 9.1         | 36                    |          | 36                     | _       |
| International Remittances  | 12                | 17                    | 41.7        | 20                   | 17.6        | 19                    |          | 20                     |         |
| Low Cost Wire Transfers  | 83                | 84                    |             | 83                   |             | 81                    | -2.4     | 77                     |         |
| **Number of International Remittances Originated YTD                           | N/A               | 1,975                 |             | 3,825                | 93.7        | 3,922                 |          | 3,988                  |         |
| MERGERS/ACQUISITIONS:  | IN/A              | 1,975                 |             | 3,825                | 33.1        | 3,922                 | 2.5      | 3,988                  | 1.7     |
| Completed Merger/Acquisition Qualifying for                                    |                   |                       |             |                      |             |                       |          |                        | +       |
| Business Combo Acctng (FAS 141R)   | 4                 | 4                     | 0.0         | 5                    | 25.0        | 7                     | 40.0     | 10                     | 42.9    |
| Adjusted Retained Earnings Obtained through                                    |                   |                       | 5.0         |                      |             | ·                     |          |                        | 12.0    |
| Business Combinations  | 240,651           | 305,438               | 26.9        | 2,378,003            | 678.6       | 6,119,825             | 157.4    | 15,567,369             | 154.4   |
| Fixed Assets - Capital & Operating Leases                                      |                   |                       |             |                      |             |                       |          |                        |         |
| Aggregate of Future Capital and Operating Lease Pmts                           |                   |                       |             |                      |             |                       |          |                        |         |
| on Fixed Assets (not discounted to PV)   | 19,282,776        | 26,319,727            | 36.5        | 23,176,926           | -11.9       | 27,327,327            | 17.9     | 28,683,342             | 5.0     |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or | r no annualizing) |                       |             |                      |             |                       |          |                        |         |
| ** Amount is year-to-date and the related % change ratio is annualized.        |                   |                       |             |                      |             |                       |          |                        |         |
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| For Charter:   NA  |   | Informa        | ation System | s & Tech | nology        |        |                  |            |               |          |
|--|---|----------------|--------------|----------|---------------|--------|------------------|------------|---------------|----------|
| CU Name: NA   Asser Range: NA   Criteria: Region: Nation*Pee Group: All * State = *MO** Type included: Federally   | Return to cover                                   |                |              |          |               |        |                  |            |               |          |
| Count of CU in Peer Group: NA  | 05/15/2017  |                | ount of CU:  | 107      |               |        |                  |            |               |          |
| Count of CU in Peer Group:   NA  | CU Name: N/A                                      | A              | sset Range : | N/A      |               |        |                  |            |               |          |
| Dec-2012   Dec-2013   % Chg   Dec-2014   % Chg   Dec-2016   % Chg      | Peer Group: N/A                                   |                | Criteria :   | Region:  | Nation * Peer | Group: | All * State = 'N | /IO' * Typ | e Included: F | ederally |
| System Used to Maintain Share/Loan Records   |   | Count of CU in | Peer Group : | N/A      |               |        |                  |            |               |          |
| System Used to Maintain Share/Loan Records   |   |                |              |          |               |        |                  |            |               |          |
| Manual System (No Automation)  1 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0   |   | Dec-2012       | Dec-2013     | % Chg    | Dec-2014      | % Chg  | Dec-2015         | % Chg      | Dec-2016      | % Chg    |
| Manual System (No Automation)  1 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0   |   |                |              |          |               |        |                  |            |               |          |
| Vendor Supplied In-House System   66   | System Used to Maintain Share/Loan Records        |                |              |          |               |        |                  |            |               |          |
| Vendor Orl-Line Service Bureau   | Manual System (No Automation)                     | 1              | 1            | 0.0      | 1             | 0.0    | 1                | 0.0        | 1             | 0.0      |
| CU Developed In-House System   | Vendor Supplied In-House System                   | 66             | 63           | -4.5     | 61            | -3.2   | 59               | -3.3       | 56            | -5.1     |
| CU Devioped In-House System  | Vendor On-Line Service Bureau                     | 47             | 50           | 6.4      | 49            | -2.0   | 47               | -4.1       | 45            | -4.3     |
| Electronic Financial Services  | CU Developed In-House System                      | 0              | 0            |          |               |        | 0                | N/A        | 0             |          |
| Electronic Financial Services  |   |                |              |          | -             |        |                  |            |               |          |
| Home Banking Via Internett Website   |   |                |              |          |               |        |                  |            |               |          |
| Home Banking Via Internett Website   | Electronic Financial Services                     |                |              |          |               |        |                  |            |               |          |
| Audio Responsel/Phone Based 71   |   | 88             | 90           | 1 1      | 80            | 0.0    | 25               | -4.5       | 92            | -3.5     |
| Automatic Teller Machine (ATM)  88   |   |                |              | -        |               |        |                  |            |               |          |
| Kissk  |   |                |              | -        |               |        |                  |            |               |          |
| Mobile Banking   | ,   |                |              |          |               |        |                  |            |               | -        |
| Services Offered Electronically  |   |                |              |          |               |        |                  |            |               |          |
| Services Offered Electronically  |   |                |              |          |               |        |                  |            |               |          |
| Member Application   |   | 2              | 3            | 50.0     | 2             | -33.3  | 2                | 0.0        | 2             | 0.0      |
| New Loan  46   |   | - 10           |              |          |               |        |                  |            |               |          |
| Account Balance Inquiry 90 91 1.1 90 -1.1 86 -4.4 82 -4.5 Share Draft Orders 63 65 3.2 66 1.5 62 -6.1 62 0.0 New Share Account 23 24 4.3 26 8.3 25 -3.8 24 4.4 Loan Payments 82 83 1.2 82 -1.2 80 -2.4 77 -3.3 Account Aggregation 13 15 15.4 16 6.7 17 6.3 117 0.0 New Share Account 92 26 28 7.7 28 0.0 28 0.0 32 14.5 eStatements 77 80 3.9 82 2.5 79 -3.7 77 2.5 External Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 91 0.0 90 -1.1 86 -4.4 82 -4.5 New Account History 91 91 91 0.0 91 91 91 91 91 91 91 91 91 91 91 91 91  | •           |                |              | -        |               |        |                  |            |               |          |
| Share Draft Orders   63   65   3.2   66   1.5   62   6.1   62   0.0  |   |                |              |          |               |        |                  |            |               |          |
| New Share Account  23  | . ,   |                |              |          |               |        |                  |            |               |          |
| Loan Payments  |   |                |              |          |               |        |                  |            |               |          |
| Account Aggregation 13 15 15.4 16 6.7 17 6.3 17 0.0 Internet Access Services 26 28 7.7 28 0.0 32 14.5 26 28 7.7 28 0.0 32 14.5 25 25 79 3.7 77 2.2 5 25 25 79 3.7 77 2.2 5 25 25 26 18.2 28 7.7 30 7.1 29 3.3 19.5 25 25 20 18.2 28 7.7 30 7.1 29 3.3 19.5 25 27 2 1.0 19.5 25 25 20 18.2 28 7.7 30 7.1 29 3.3 19.5 25 25 20 18.2 28 7.7 30 7.1 29 3.3 19.5 25 25 20 18.2 28 7.7 30 7.1 29 3.3 19.5 25 25 25 25 25 25 25 25 25 25 25 25 25   |   |                |              |          |               |        |                  |            |               |          |
| Internet Access Services   | · · · · · · · · · · · · · · · · · · ·             |                |              |          |               |        |                  |            |               | -3.8     |
| e-Statements 77 80 3.9 82 2.5 79 3.7 77 2.2.6 External Account Transfers 22 26 18.2 28 7.7 30 7.1 29 3.3. View Account History 91 91 0.0 90 -1.1 86 -4.4 82 4.1 Merchandise Purchase 5 5 0.0 6 20.0 6 0.0 6 0.0 6 0.0 Merchant Processing Services 6 6 6 0.0 6 0.0 6 0.0 6 0.0 6 0.0 Remote Deposit Capture 10 14 40.0 19 35.7 25 31.6 27 8. Share Account Transfers 88 89 1.1 88 -1.1 85 -3.4 82 -3.8 Bill Payment 68 71 4.4 71 0.0 68 -4.2 67 -1.5 Download Account History 75 77 2.7 77 0.0 73 -5.2 72 -1.4 Electronic Cash 4 5 25.0 5 0.0 4 -20.0 5 25.0 Electronic Signature Authentication/Certification 3 6 100.0 13 116.7 15 15.4 17 13.3 Mobile Payments N/A 7 15 114.3 20 33.3 24 20.6 Type of World Wide Website Address Informational 11 1 11 0.0 11 0.0 12 9.1 11 -8. Interactive 3 3 2 -33.3 3 50.0 3 0.0 2 -33.3 Transactional Website Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Type of Website Planned for Future 0 N/A |   |                |              | 4        |               |        |                  |            |               | 0.0      |
| External Account Transfers   22   26   18.2   28   7.7   30   7.1   29   -3.5  | Internet Access Services                          |                |              |          |               | 0.0    |                  |            |               | 14.3     |
| View Account History   |   |                |              |          | 82            |        | 79               |            |               | -2.5     |
| Merchandise Purchase   | External Account Transfers                        | 22             | 26           | 18.2     | 28            | 7.7    | 30               | 7.1        | 29            | -3.3     |
| Merchant Processing Services   6   6   0.0   0   0   0   0   0   0   0   0   | View Account History                              | 91             | 91           | 0.0      | 90            | -1.1   | 86               | -4.4       | 82            | -4.7     |
| Remote Deposit Capture 10 14 40.0 19 35.7 25 31.6 27 8.0 Share Account Transfers 88 89 1.1 88 -1.1 85 -3.4 82 -3.5 Bill Payment 68 71 4.4 71 0.0 68 -4.2 67 -1.5 Download Account History 75 77 2.7 77 0.0 73 -5.2 72 -1.5 Electronic Cash 4 5 25.0 5 0.0 4 -20.0 5 25.0 Electronic Signature Authentication/Certification 3 6 100.0 13 116.7 15 15.4 17 13.3 Mobile Payments N/A 7 15 114.3 20 33.3 24 20.0 Type of World Wide Website Address Informational 11 11 10.0 11 0.0 12 9.1 11 -8.5 Interactive 3 2 -33.3 3 50.0 3 0.0 2 -33.5 Transactional Website 479,889 533,875 11.2 567,151 6.2 601,278 6.0 658,882 9.0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 10 N/ | Merchandise Purchase                              | 5              | 5            | 0.0      | 6             | 20.0   | 6                | 0.0        | 6             | 0.0      |
| Share Account Transfers   88   89   1.1   88   -1.1   85   -3.4   82   -3.5  | Merchant Processing Services                      | 6              | 6            | 0.0      | 6             | 0.0    | 6                | 0.0        | 6             | 0.0      |
| Bill Payment 68 71 4.4 71 0.0 68 -4.2 67 -1.5 Download Account History 75 77 2.7 77 0.0 73 -5.2 72 -1.2 Electronic Cash 4 5 25.0 5 0.0 4 -20.0 5 25.0 Electronic Signature Authentication/Certification 3 6 100.0 13 116.7 15 15.4 17 13.3 Mobile Payments N/A 7 15 114.3 20 33.3 24 20.0 Type of World Wide Website Address   | Remote Deposit Capture                            | 10             | 14           | 40.0     | 19            | 35.7   | 25               | 31.6       | 27            | 8.0      |
| Download Account History   75   77   2.7   77   0.0   73   -5.2   72   -1.4  | Share Account Transfers                           | 88             | 89           | 1.1      | 88            | -1.1   | 85               | -3.4       | 82            | -3.5     |
| Electronic Cash  | Bill Payment                                      | 68             | 71           | 4.4      | 71            | 0.0    | 68               | -4.2       | 67            | -1.5     |
| Electronic Cash  | Download Account History                          | 75             | 77           | 2.7      | 77            | 0.0    | 73               | -5.2       | 72            | -1.4     |
| Electronic Signature Authentication/Certification 3 6 100.0 13 116.7 15 15.4 17 13.3 Mobile Payments N/A 7 15 114.3 20 33.3 24 20.0 Type of World Wide Website Address   | •   |                |              |          |               |        |                  |            |               | 25.0     |
| Mobile Payments  | Electronic Signature Authentication/Certification |                |              |          |               |        |                  |            |               | 13.3     |
| Type of World Wide Website Address  Informational  111 11 0.0 11 0.0 12 9.1 11 -8.3  Interactive 3 2 -33.3 3 50.0 3 0.0 2 -33.3  Transactional  86 88 2.3 86 -2.3 82 -4.7 80 -2.4  Number of Members That Use Transactional Website 479,889 533,875 11.2 567,151 6.2 601,278 6.0 658,882 9.6  No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A  Type of Website Planned for Future  Informational 0 0 N/A  Interactive 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A  Miscellaneous  Internet Access 1112 114 1.8 112 -1.8 108 -3.6 103 -4.6  | <u> </u>  |                |              |          |               |        |                  |            |               |          |
| Informational 11 11 0.0 11 0.0 12 9.1 11 -8.3 Interactive 3 2 -33.3 3 50.0 3 0.0 2 -33.3 Transactional 86 88 2.3 86 -2.3 82 -4.7 80 -2.4 Number of Members That Use Transactional Website 479,889 533,875 11.2 567,151 6.2 601,278 6.0 658,882 9.6 No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 10 N/A 0  | Type of World Wide Website Address                |                |              |          |               |        |                  |            |               |          |
| Interactive  | Informational                                     | 11             | 11           | 0.0      | 11            | 0.0    | 12               | 9.1        | 11            | -8.3     |
| Transactional 86 88 2.3 86 -2.3 82 -4.7 80 -2.4 Number of Members That Use Transactional Website 479,889 533,875 11.2 567,151 6.2 601,278 6.0 658,882 9.6 No Website, But Planning to Add in the Future 0 0 N/A 0  | Interactive                                       |                |              |          |               |        |                  |            |               |          |
| Number of Members That Use Transactional Website 479,889 533,875 11.2 567,151 6.2 601,278 6.0 658,882 9.6 No Website, But Planning to Add in the Future 0 0 N/A 0  |   |                |              |          |               |        |                  |            |               |          |
| No Website, But Planning to Add in the Future 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Type of Website Planned for Future 0 0 N/A |   |                |              |          |               |        |                  |            |               |          |
| Type of Website Planned for Future         State of W  |   |                |              |          |               |        |                  |            |               |          |
| Informational   0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A   0    | , ,   | 0              | U            | IN/A     | 0             | IN/A   | U                | 111/71     | 0             | IN/A     |
| Interactive  | **  | 0              |              | N/A      | 0             | NI/A   | 0                | NI/A       | 0             | NI/A     |
| Transactional         0         0         N/A         0         N/A         0         N/A           Miscellaneous         Internet Access         112         114         1.8         112         -1.8         108         -3.6         103         -4.6   |   |                |              |          |               |        |                  |            |               |          |
| Miscellaneous         112         114         1.8         112         -1.8         108         -3.6         103         -4.6   | 11 11 1   |                |              |          |               |        |                  |            |               |          |
| Internet Access 112 114 1.8 112 -1.8 108 -3.6 103 -4.6   |   | 0              | U            | IN/A     | 0             | N/A    | 0                | N/A        | 0             | IN/A     |
|  |   | 110            |              | 4.0      | 440           | 4.0    | 400              | 0.0        | 400           | 4.0      |
|  | Internet Access                                   | 112            | 114          | 1.8      | 112           | -1.8   | 108              | -3.6       | 103           | -4.6     |
|  |   |                |              |          |               |        |                  |            |               |          |

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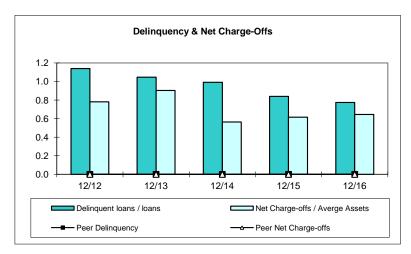
05/15/2017

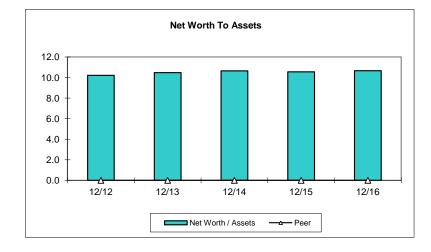
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Peer Group: N/A

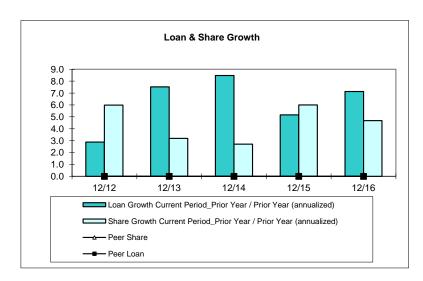
Graphs 1 For Charter : N/A Count of CU : 107 Asset Range : N/A

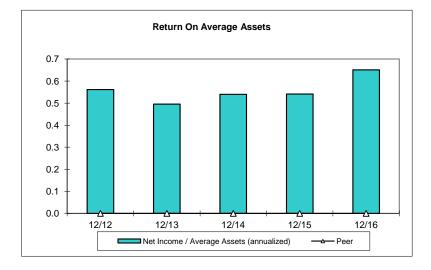
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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05/15/2017 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 107 Asset Range: N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

